



सत्यमेव जयते

REPORT

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS

1958-59

ALLEPPEY

**LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA**

P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Alleppey centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report developed ^{ved} on Shri J. N. Sharma, Research Officer, assisted by Shri N. K. Sharma, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for

(i)

(ii)

their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Dated the 9th February, 1965.

CONTENTS

PART I (FAMILY BUDGET)

	Pages
Preface	(i)
CHAPTER 1 Scope and Method of the Survey	1
1.1 Family living study	1
1.2 Description of the survey	2
CHAPTER 2 Economic Background of the Centre	5
2.1 Introductory	5
2.2 Population	5
2.3 Working class markets	5
2.4 General characteristics of working class population—survey results	5
CHAPTER 3 Family Characteristics	9
3.1 Introductory	9
3.2 Age, sex and marital status	9
3.3 Religion and size	10
3.4 Language and size	10
3.5 Literacy	11
3.6 Distribution of family members by age, sex and activity status	11
3.7 Distribution of family members by age, sex and economic status	13
3.8 Family size, composition, economic status and earning strength by income	14
CHAPTER 4 Family Income and Receipts	22
4.1 Concepts and definitions	22
4.2 Average monthly income per family and per capita	22
4.3 Income by category of earner	23
4.4 Income and other receipts by components	25
4.5 Income and other receipts by components and family size	26
4.6 Income and other receipts by family composition	27
CHAPTER 5 Family Expenditure and Disbursements	29
5.1 Concepts and definitions	29
5.2 Expenditure pattern	30
5.3 Levels of expenditure by income and family—type	33
5.4 Expenditure by family income	34
5.5 Expenditure by per capita income	36
5.6 Food expenditure	38
5.7 Proportion of families reporting expenditure on selected sub-groups	39
CHAPTER 6 Food Consumption and Nutrition	41
6.1 Quantities of food consumed	41
6.2 Analysis of nutrition contents	44
CHAPTER 7 Budgetary Position	46
7.1 Introductory	46
7.2 Budgetary position by family income	47
7.3 Budgetary position by family composition	48

PART II (LEVEL OF LIVING)

CHAPTER 8 Level of Living	51
8.1 Concept of level of living	51
8.2 Scope of Schedule "B"	52

PART II (LEVEL OF LIVING)—*contd.*

							Pages
CHAPTER 9	Educational Interests	..	..	..	..	..	53
9·1	General education	..	..	..	..	..	53
9·2	Skill and technical training	..	..	..	..	..	54
CHAPTER 10	Sickness and Treatment	..	..	..	..	..	55
10·1	Introductory	..	..	..	..	..	55
10·2	Treatment and consequences of sickness	..	..	..	..	..	55
CHAPTER 11	Housing Conditions	..	..	..	..	..	57
11·1	Introductory	..	..	..	..	..	57
11·2	Condition of building	..	..	..	..	..	57
11·3	Condition of dwelling	..	..	..	..	..	58
11·4	Distance of dwellings from important places	..	..	..	..	..	60
CHAPTER 12	Employment, Working and Service Conditions	..	..	..	..	..	61
12·1	Introductory	..	..	..	..	..	61
12·2	Employment pattern	..	..	..	..	..	61
12·3	Condition of work-place	..	..	..	..	..	62
12·4	Amenities provided	..	..	..	..	..	62
12·5	Statutory rights and benefits	..	..	..	..	..	63
12·6	Trade union membership	..	..	..	..	..	64
12·7	Length of service	..	..	..	..	..	65
12·8	Service conditions	..	..	..	..	..	66
12·9	Social security benefits	..	..	..	..	..	67
CHAPTER 13	Savings, Assets and Indebtedness	..	..	..	..	..	68
13·1	Introductory	..	..	..	..	..	68
13·2	Components of savings	..	..	..	..	..	68
13·3	Extent of savings and assets	..	..	..	..	..	69
13·4	Possession of durable articles and live-stock	..	..	..	..	..	70
13·5	Extent of indebtedness	..	..	..	..	..	70
13·6	Purpose of loans	..	..	..	..	..	71
13·7	Sources and terms of loans	..	..	..	..	..	71
CHAPTER 14	Some Important Findings	..	..	..	..	..	73
14·1	Family characteristics, income and expenditure	..	..	..	..	..	73
14·2	Additional aspects of level of living	..	..	..	..	..	74
APPENDIX I	..	..	..	..	..	..	75
APPENDIX II	..	..	..	..	..	..	76

PART I
(FAMILY BUDGET)

PART I (FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*—

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms ~~of~~ the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;

*Report on International Definition and Measurement of Standards and Levels of Living (U. N.) 1954.

- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia*, in Alleppey, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey—*

The survey in Alleppey was part of an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Alleppey centre presented in this Report.

1.2.1. *Organisation of the survey—*The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.2.2. *Definition of a working class family—*A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they

*A List of 50 centres is given in Appendix 1.

were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951 as the case may be. The survey in Alleppey which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as "manual" work.

1.2.3. *Delimitation of area*—The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations both official and non-official, municipalities or corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957—February, 1958. At the Alleppey centre, the whole of the municipal area excluding the 15 wards given below and including the panchayat areas of Nannacheri, Nararikulan and Pannapan was considered as the sampling frame. The wards excluded from the survey were: Zacharia Bazar, Beach, Lajanath, Municipal office ward, Palace, Pallatharuthi, Seaview, Factory, Market, Mullakarai, Boatjetty, Thirumala, Sanathanam, Zilla Court and Thathampully.

1.2.4. *Design of survey*—Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Alleppey centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Alleppey was 360 families to be canvassed for Schedule 'A' and 120 for Schedule 'B'. The number of schedules finally collected and tabulated was also 360 for Schedule 'A' and 120 for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months

evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the area covered by the sampling was divided into well defined blocks, each having a population of 150 to 200 households. Of the 88 blocks, 7 blocks were omitted because they contained negligible working class population. The remaining blocks were grouped into clusters of 3 blocks each such that no two blocks in a cluster belonged to the same ward and the cluster sizes were equalised with respect to the number of workers residing in them. The clusters were then arranged in decreasing order of number of workers and 2 independent simple systematic samples of 12 clusters each were selected. Each of the 12 clusters sampled for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on level of living) and the remaining three for Schedule 'A' (on Family Budget).

1.2.5. *Period of survey*—As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Alleppey centre was August, 1958 to July, 1959.

1.2.6. *Method of survey*—The 'Interview Method' was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

1.2.7. *Difficulties in the collection of data*—The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break down of consumption and expenditure in many of the blocks, e.g., Clothing, Medical care, Personal care, Education and Reading, Recreation and Amusements, Transport and Communication, Subscription, Personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory—*

Alleppey is an important industrial centre in Kerala. It is famous for manufacture of coir and coir products.

2.2. *Population—*

With a population of 1.39 lakhs, Alleppey is the fourth largest city in Kerala. The population of Alleppey has registered a rapid increase especially during the four decades ending 1961. The following table shows the growth of population in Alleppey from 1901 onwards:—

TABLE 2.1

Year							Population	Decennial percentage variation
1							2	3
1901*	..	..	..	..	..	..	24,918	..
1911	..	..	..	..	..	..	25,665	+ 3.00
1921	..	..	..	..	..	..	32,074	+ 24.97
1931	..	..	..	..	..	..	43,838	+ 36.68
1941	..	..	..	..	..	..	56,333	+ 28.50
1951	..	..	..	..	..	..	1,16,278	+ 106.41
1961†	..	..	..	..	..	..	1,38,824	+ 19.40

2.3. *Working class markets—*

The market patronised predominantly by the working class population in Alleppey is Stone Bridge. This market has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Alleppey centre.

2.4. *General characteristics of working class population—Survey results—*

2.4.1. *Industries*—According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Alleppey was about 3 thousand. The estimated number of employees in these families was about 4.5 thousand. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

*Figures for the years 1901 to 1951 were taken from Census of India, 1951, Vol. I (Part II-A), pages 72-73.

†Census of India 1961, Paper No. 1, 1962.

TABLE 2.2
Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Manufacture of coir and coir products	81.08	18.70	0.22	100.00	3,886	43.33	456
Rest	90.55	8.18	1.27	100.00	587	34.83	77
All	82.32	17.32	0.36	100.00	4,473	42.21	533
Number of employees (unestimated)* ..	444	87	2	533	×	×	×

Of the total employees, about 87 per cent. were engaged in manufacture of coir and coir products. The proportion of children (up to the age of 14 years) was negligible.

The average monthly income per employee was Rs. 42.21 for all industries, this figure being Rs. 43.33 in manufacture of coir and coir products.

2.4.2. *Occupations*—Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3
Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	57.15	42.01	0.84	100.00	1,002	33.76	114
Spinners, weavers, knitters, dyers and related workers—rest	90.98	9.02	..	100.00	2,366	45.60	281
Testers, packers, sorters and related workers ..	92.25	7.75	..	100.00	228	52.18	28
Labourers not elsewhere classified	88.70	11.30	..	100.00	273	41.78	30
Rest	83.56	15.20	1.24	100.00	604	39.44	80
All occupation	82.32	17.32	0.36	100.00	4,473	42.21	533
Total (unestimated)	444	87	2	533	×	×	×

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

A majority (53 per cent.) of the employees were employed as spinners, weavers, knitters, dyers and related workers—rest.

The average monthly income from paid employment per employee in case of testers, packers, sorters and related workers; spinners, weavers, knitters, dyers and related workers—rest was higher than the overall average for all occupations.

2.4.3. *Nature of employment and type of settlement*—Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)	
	Regular	Casual	All	Settled	Not settled		
1	2	3	4	5	6	7	
0	..	3.16	1.72	3.03	3.08	..	19
1—7	..	4.38	25.84	6.22	6.19	8.34	37
8—15	..	15.60	45.86	18.19	18.32	10.42	101
16—19	..	15.39	11.07	15.02	14.95	19.57	80
20—23	..	27.76	11.15	26.34	26.30	28.49	145
24—27	..	32.63	4.36	30.21	30.33	22.12	146
28—31	..	1.08	..	0.99	0.83	11.06	5
Total	..	100.00	100.00	100.00	100.00	100.00	533
Percentage to total	..	91.43	8.57	100.00	98.39	1.61	..
Number of employees (unestimated)	..	484	49	533	523	10	..

Of the total employees, about 91 per cent. were regular and the remaining 9 per cent. were casual*. A large majority (about 98 per cent.) of employees were settled at the centre.

2.4.4. *Family income*—The average monthly income per family of the population surveyed was Rs. 78.23. The estimated distribution of families in different income classes is given in table 2.5.

*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1953-59 where the term casual was used in a more restricted sense.

TABLE 2.5
Distribution of families by monthly family income

Monthly family income class	Percentage of families to total
1	2
* <Rs. 30	4.22
Rs. 30—<Rs. 60	33.56
Rs. 60—<Rs. 90	31.89
Rs. 90—<Rs. 120	18.54
Rs. 120—<Rs. 150	5.34
Rs. 150—<Rs. 210	5.24
Rs. 210 and above	1.21
Total	100.00

The modal family income group was from 'Rs. 30 to less than Rs. 60'. Only about 12 per cent. of the families had income of Rs. 120 or more per month.

2.4.5. *Family size*—The average size of the family was 5.62 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by family size

Family size (number of members)	Percentage of families to total
One	2.00
Two and three	15.17
Four and five	30.03
Six and seven	32.58
Above seven	20.22
Total	100.00

A large ~~production~~ ^{part} (33 per cent.) of families consisted of six and seven members.

* The sign "<" in this and subsequent tables denotes 'less than'.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. Introductory—

Some general details of the working class population in Alleppey have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Alleppey, as revealed by the survey, is presented below.

3.2. Age, sex and marital status—

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percent- age dis- tribu- tion of all mem- bers
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	654	25.69	42.41	28.94	2.96	..	..	..	100.00	32.05
Married ..	325	..	..	31.89	54.63	7.29	2.16	4.03	100.00	15.89
Widowed ..	15	..	..	..	38.50	9.64	20.28	31.58	100.00	0.70
Divorced ..	2	..	..	..	100.00	..	..	..	100.00	0.11
Separated ..	8	..	..	66.42	18.57	15.01	..	..	100.00	0.35
Sub-total ..	1,004	16.77	27.69	29.68	20.50	2.61	0.99	1.76	100.00	49.10
<i>Women</i>										
Unmarried ..	546	30.99	52.72	15.17	1.12	..	..	..	100.00	26.01
Married ..	334	0.30	..	58.35	38.40	1.32	1.02	0.61	100.00	16.49
Widowed ..	139	..	..	8.59	44.96	10.40	12.53	23.52	100.00	6.95
Divorced ..	4	..	..	50.00	13.38	36.62	..	..	100.00	0.26
Separated ..	21	..	..	67.69	24.12	..	..	8.19	100.00	1.19
Sub-total ..	1,038	15.95	26.98	29.64	19.76	2.03	2.04	3.60	100.00	50.90
Total ..	2,042	16.36	27.32	29.67	20.12	2.32	1.52	2.69	100.00	100.00
Number of mem- bers (unesti- mated) ..	×	335	562	595	415	44	34	57	2,042	×

Taking all the members living with the families at the centre, about 49 per cent. were men and 51 per cent. women. Children of 14 years of age or below constituted about 44 per cent. of the total and persons of 55 years and above about 7 per cent. Of the persons falling in the age group 15 to 54, about 49 per cent. were men and 51 per cent. women. In this age-group among men, about 41 per cent. were unmarried, about 56 per cent. married, about 1 per cent. widowers and the rest were, divorced or

separated. Among women in the same age-group, about 17 per cent. were unmarried, 63 per cent. married, about 15 per cent. widows and the rest were divorced or separated.

3.3 Religion and size—

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family					Religion			Total
					Hinduism	Christianity	Rest	
1					2	3	4	5
One .. ..	..	..	..	..	1.84	2.61	..	2.00
Two and three	..	..	..	..	14.40	19.05	..	15.17
Four and five	..	..	..	..	28.75	30.96	36.77	30.03
Six and seven	..	..	..	..	31.42	31.74	48.60	32.58
Above seven	..	..	..	..	23.59	15.64	14.63	20.22
Total					100.00	100.00	100.00	100.00
Percentage of families to total	..	..	..	..	58.31	35.57	6.12	100.00
Average size of the family..	..	..	..	..	5.74	5.38	6.09	5.62
Average number of children per family	..	..	..	..	2.43	2.38	3.14	2.46

3.4. Language and size—

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family							Mother-tongue		
							Malayalam	Rest	Total
1							2	3	4
One .. ..	..	..	..	..	..	2.00	..	2.00
Two and three	..	..	..	..	..	15.17	..	15.17
Four and five	..	..	..	..	..	30.03	..	30.03
Six and seven	..	..	..	..	..	32.58	..	32.58
Above seven	..	..	..	..	..	20.22	..	20.22
Total					..	100.00	..	100.00	
Percentage of families to total				..	..	100.00	..	100.00
Average size of the family				..	..	5.62	..	5.62
Average number of children per family				..	..	2.46	..	2.46

All the families spoke Malayalam.

3.5. Literacy—

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and level of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150 <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary ..	..	4.99	2.16	1.98	9.36	8.33	..	3.76
No education ..	100.00	95.01	97.84	98.02	90.64	91.67	100.00	96.24
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate ..	20.55	23.32	22.79	18.23	18.98	7.54	5.53	20.26
Below primary ..	62.22	60.79	54.01	54.27	49.28	48.29	43.68	55.29
Primary ..	12.08	13.80	20.41	21.65	26.12	38.18	43.07	20.62
Middle ..	5.15	2.09	2.27	5.85	5.62	5.12	4.21	3.54
Matriculate ..	..	..	0.34	..	..	0.87	3.51	0.23
Others ..	..	..	0.18	..	..	..	..	0.06
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only about 4 per cent. of children aged less than 5 years had started receiving education. The percentage of illiterate members seemed to decline with higher income-classes whereas the percentage of members having primary or higher standard of education was, generally, higher in higher income classes.

3.6. Distribution of family-members by age, sex and activity status—

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for, employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TALBE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	442	..	0.43	48.27	42.88	5.22	1.44	1.76	100.00	21.48
Apprentice ..	4	..	..	100.00	..	..	..	..	100.00	0.16
Self employed	21	..	..	65.71	21.30	4.95	4.53	3.51	100.00	1.10
Unpaid family labour ..	5	..	17.56	73.98	..	..	..	8.46	100.00	0.27
Unemployed ..	43	..	6.18	76.74	15.38	..	1.70	..	100.00	2.06
Not in labour force	489	34.28	55.48	6.41	1.25	0.43	0.38	1.77	100.00	24.03
Sub-total ..	1,004	16.77	27.69	29.68	20.50	2.61	0.99	1.76	100.00	49.10
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	87	..	..	29.61	58.00	5.74	3.68	2.97	100.00	4.54
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self employed ..	250	..	5.74	53.06	34.82	3.07	2.01	1.30	100.00	11.41
Unpaid family labour ..	76	..	9.77	61.56	19.96	4.00	1.67	3.04	100.00	4.53
Unemployed ..	12	..	7.49	77.55	14.96	..	..	..	100.00	0.62
Not in labour force	613	27.25	42.24	14.82	8.24	0.82	1.90	4.73	100.00	29.80
Sub-total ..	1,038	15.95	26.98	29.64	19.76	2.03	2.04	3.60	100.00	50.90
Total ..	2,042	16.36	27.32	29.67	20.12	2.32	1.52	2.69	100.00	100.00
Number of members (unestimated) ..	..	335	562	595	415	44	34	57	2,042	..

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Alleppey comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 46 per cent. consisting of gainfully occupied persons and unemployed persons. The percentage of women employees including self-employed workers was quite high.

3.7. Distribution of family members by age, sex and economic status—

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.6

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)								Percent- age distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	419	..	..	47.66	43.74	5.19	1.58	1.83	100.00	20.58
Female	79	..	..	29.26	60.75	3.95	2.81	3.23	100.00	4.16
Sub-total ..	498	..	..	44.55	46.61	4.98	1.79	2.07	100.00	24.74
<i>Earning dependants</i>										
Male	52	..	3.85	67.80	18.43	4.47	2.93	2.52	100.00	2.42
Female	331	..	6.79	54.91	30.46	3.88	2.19	1.77	100.00	16.17
Sub-total ..	383	..	6.40	56.59	28.89	3.96	2.29	1.87	100.00	18.59
<i>Non-earning dependants</i>										
Male	533	31.55	51.72	11.99	2.37	0.40	0.34	1.63	100.00	26.10
Female	628	26.56	41.33	16.33	8.52	0.80	1.85	4.61	100.00	30.57
Sub-total ..	1,161	28.86	46.12	14.33	5.69	0.60	1.16	3.24	100.00	56.67
Total	2,042	16.36	27.32	29.67	20.12	2.32	1.52	2.69	100.00	100.00
Number of members (unestimated)	..	335	562	595	415	14	34	57	2,042	..

Earners and earning dependants constituted about 43 per cent. of the total; 23 per cent. being males and the remaining about 20 per cent. LP(D)286 DofLB- 3(a)

females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 57 per cent.

3.8. Family size, composition, economic status and earning strength by income—

3.8.1. *Analysis by family income*—For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the highest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	
1	2	3	4	5	6	7	8	9
One	12.59	2.55	1.92	..	..	..	..	2.00
Two and three	28.56	21.85	12.28	12.09	..	..	39.70	15.17
Four and five	18.31	40.24	31.87	21.37	15.70	14.94	..	30.03
Six and seven ..	19.83	27.94	38.11	33.55	31.64	43.89	..	32.58
Above seven ..	20.66	7.42	15.82	32.99	52.66	41.17	60.30	20.22
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00
Number of families (unestimated)	15	129	415	65	17	15	4	360

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families (of six members and above).

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8

Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult-male ..	0.57	0.87	1.10	1.49	1.47	1.99	2.39	1.15
Adult-female ..	0.50	0.18	0.17	0.23	0.64	0.36	0.25	0.23
Children-male ..	..	..	..	..	..	..	..	..
Children-female ..	..	..	..	..	..	..	..	..
All earners ..	1.07	1.05	1.27	1.72	2.11	2.35	2.64	1.38
<i>Earning dependants</i>								
Adult-male ..	0.13	0.09	0.11	0.24	..	0.33	..	0.13
Adult-female ..	0.33	0.80	0.94	0.82	0.88	0.99	0.96	0.85
Children-male ..	..	0.02	..	..	..	..	..	0.01
Children-female ..	..	0.06	0.08	0.09	..	..	..	0.06
All earning dependants ..	0.46	0.97	1.13	1.15	0.88	1.32	0.96	1.05
<i>Non-earning dependants</i>								
Adult-male ..	0.27	0.17	0.22	0.34	0.16	0.51	0.66	0.25
Adult-female ..	0.51	0.39	0.51	0.77	0.76	0.87	0.66	0.55
Children-male ..	1.45	1.18	1.25	1.09	1.87	0.92	1.29	1.22
Children-female ..	0.84	1.03	1.22	1.24	1.75	1.31	0.59	1.17
All non-earning dependants ..	3.07	2.77	3.20	3.44	4.54	3.61	3.20	3.19
<i>Total</i>								
Adult-male ..	0.97	1.13	1.43	2.08	1.63	2.83	3.05	1.53
Adult-female ..	1.34	1.37	1.62	1.82	2.28	2.22	1.87	1.63
Children-male ..	1.45	1.20	1.25	1.09	1.87	0.92	1.29	1.23
Children-female ..	0.84	1.09	1.30	1.33	1.75	1.31	0.59	1.23
All members ..	4.60	4.79	5.60	6.32	7.53	7.28	6.80	5.62
Number of members (unestimated) ..	71	608	663	426	133	111	30	2,042

The average number of members per family was 5.62. Of these, 1.38 were earners, 1.05 earning dependants and 3.19 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income, ignoring the lowest income class.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							All
	<30	30 – < 60	60 – <90	90 – <120	120 – <150	150 – <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner ..	66.40	31.48	17.86	13.32	15.81	..	39.71	22.86
One earner and one or more earning dependants ..	33.60	63.14	55.90	23.93	..	10.43	..	45.42
Two earners ..	..	3.05	15.97	30.60	18.38	..	..	12.77
Two earners and one or more earning dependants ..	..	2.33	8.29	24.67	43.76	48.56	..	12.88
Three earners ..	..	..	..	2.29	4.91	17.03	12.51	1.73
Three earners and one or more earning dependants ..	..	..	1.98	3.64	11.90	17.98	26.05	3.20
More than three earners with or without earning dependants ..	..	..	..	1.55	5.24	6.00	21.73	1.14
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner and one earner and earning dependants were in a large majority, being about 68 per cent. of the total. About 26 per cent. of the families had two earners with or without earning dependants. The percentage of families having more than three earners was rather small.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

Percentage distribution of families by earning strength by relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class 1 (Rs.)							Total	Percentage distribution of all families by earning strength
		< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self ..	82	12.25	46.23	24.92	10.81	3.69	..	2.10	100.00	22.86
Self and wife or husband ..	91	2.38	45.02	38.38	10.91	3.31	..	..	100.00	25.83
Self and one or more children	25	5.22	44.12	19.13	19.69	4.60	7.24	..	100.00	6.38
Self, wife or husband and one or more children ..	43	..	21.65	41.97	31.25	2.65	2.48	..	100.00	11.84
Self and one or more other family members	61	1.47	15.42	38.09	22.34	6.47	16.21	..	100.00	17.21
Self, wife or husband and one or more other family members	47	1.66	21.53	27.08	26.62	10.50	11.45	1.16	100.00	13.04
Self, one or more children and one or more other family members ..	4	..	53.90	..	46.10	..	..	..	100.00	0.99
Self, wife or husband, one or more children and one or more other family members	7	..	..	..	28.47	29.73	10.67	31.13	100.00	1.85
All families ..	360	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00	100.00
Number of families (unestimated) ..	..	15	129	115	65	17	15	4	360	..

Taking all families, the main earner was the sole earner in 23 per cent. of the cases. In 26 per cent. of the cases he/she was assisted by wife/husband, in about 6 per cent. of the cases by children and in about 17 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone

have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependant units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	36.24	24.07	19.32	22.00	22.90	16.85	..	21.95
Son or daughter	175.99	215.52	222.92	198.33	207.63	132.94	84.30	206.70
Father, mother, uncle and aunt	7.19	12.72	16.52	25.83	30.89	30.84	65.76	18.69
Brother, sister, cousin ..	18.18	9.59	21.27	24.51	99.49	86.43	143.91	26.89
Nephew, niece	31.85	7.89	19.33	33.18	52.89	52.46	..	21.88
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	8.55	10.95	7.61	17.24	..	6.06
Son-in-law, daughter-in-law	..	..	1.83	2.92	..	..	..	1.12
Grand children	31.62	3.05	7.60	21.28	32.74	11.22	..	11.06
Others ..	6.57	3.70	3.44	4.33	..	13.02	26.05	4.41
Total ..	307.64	276.54	320.78	343.33	454.15	361.00	320.02	318.76
<i>Living away from family</i>								
Wife or husband	..	1.68	..	..	..	..	..	0.57
Son or daughter	..	5.59	..	4.00	..	..	..	2.62
Father, mother, uncle and aunt	..	..	..	..	..	..	..	..
Brother, sister, cousin ..	..	..	..	4.99	..	..	..	0.92
Nephew, niece	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	..	..	..	..	..	..
Son-in-law, daughter-in-law	..	..	..	..	..	..	..	..
Grand children	..	..	..	..	..	..	..	..
Others ..	..	..	..	..	..	..	..	..
Total ..	..	7.27	..	8.99	..	..	..	4.11

TABLE 3.11—*contd.*

1	2	3	4	5	6	7	8	9
<i>Dependent units</i>								
Number of dependent units living away per 100 families

The number of dependants living with family generally increased with the increase in the monthly family income up to the income class 'Rs. 120 to less than Rs. 150' and thereafter showed a tendency to decrease. The number of dependants or dependent units living away was insignificant.

The distribution of families by family composition in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)						Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members		
1	2	3	4	5	6	7	8	9
Below 60 ..	100.00	63.60	100.00	49.39	16.41	21.10	51.79	37.78
60—<120 ..	..	36.40	..	47.26	59.37	58.65	41.75	50.43
120 and above ..	..	..	..	3.35	24.22	20.25	6.46	11.79
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families total ..	0.62	1.38	1.00	41.33	28.69	12.52	14.46	100.00
Number of families (unestimated) ..	2	6	4	153	102	43	50	366

Family type consisting of husband, wife and children constituted about 41 per cent. of the total families.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and one child	2 adults and two child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and one child	3 adults and more than one child	Other families.	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	73.39	100.00	81.87	51.05	71.00	50.63	24.40	23.86	37.96	14.24	37.79
60—<120	26.61	..	18.13	48.95	29.00	49.37	62.46	76.14	45.97	60.02	50.43
120 and above	..	..	..	..	..	..	13.14	..	16.07	25.74	11.78
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of families to total	2.00	1.09	3.50	6.63	7.61	19.06	3.64	5.45	18.06	32.96	100.00
Number of fami- lies (un- esti- mated)	8	4	13	22	29	71	11	16	64	122	360

The common types of families were 2 adults with children, 3 adults and 3 adults with children (one or more).

3.8.2. *Analysis by per capita income*—Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family-size.

TABLE 3.14

Percentage distribution of families by per capita income and family-size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <25	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
one ..	..	..	..	..	3.31	6.55	21.89	26.59	56.16	2.00
two and three ..	..	2.67	6.40	17.35	52.32	30.44	41.41	73.41	43.84	15.17
four and five ..	26.78	22.60	33.19	35.76	29.44	30.72	36.70	..	..	30.03
six and seven ..	36.16	45.53	36.42	29.44	10.06	26.65	..	..	..	32.58
above seven ..	37.06	29.20	23.99	17.45	4.87	5.64	..	..	..	20.22
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.88	23.81	32.25	20.54	9.50	7.32	2.13	0.48	1.09	100.00
Number of families (unestimated) ..	11	88	123	73	29	24	7	2	3	260

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the low per capita income classes. The proportion of families in the higher per capita income classes (Rs. 25 and above) was, however, relatively small, being only about 11 per cent.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.10	1.12	1.36	1.53	1.47	1.90	1.87	1.73	1.00	1.38
Earning dependants ..	0.88	1.10	1.19	1.10	0.90	0.77	0.22	..	..	1.05
Non-earning dependants ..	4.55	4.40	3.56	2.83	1.34	1.73	0.84	..	0.88	3.19
All members ..	6.53	6.62	6.11	5.46	3.71	4.40	2.93	1.73	1.88	5.62

The proportion of earners to total members in the family increased with increase in the per capita income. Though the earning dependants constituted about 19 per cent. of the total family members, the proportion of non-earning dependants generally decreased with the increase in the per capita income. The resulting position was that the burden of dependency was, on the whole, high in case of low per capita income classes of less than Rs. 20.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions—*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. "Income" was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension; cash assistance; gifts and concessions; interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita—*

The average monthly income per family was Rs. 78.23 and the average per capita income was Rs. 14.06. The average monthly income per family and per capita according to different family income classes is given below:

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	21.60	47.46	72.93	103.09	126.74	170.20	277.58	78.23
Average per capita	4.70	9.91	12.97	16.28	16.82	23.41	40.84	14.06
<i>Percentage of families to total</i>								
	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00

The average monthly income per family varied from Rs. 21.60 in the lowest income class to Rs. 277.58 in the highest income class. The average per capita income increased from Rs. 4.70 in the lowest income class to Rs. 40.84 in the highest income class.

4.3. Income by category of earner—

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment	9.06	33.71	54.93	75.59	70.74	118.00	119.35	54.62
Self employment	0.27	0.09	1.11	5.51	8.81	3.58	..	2.08
Other sources	1.62	3.36	4.16	5.25	12.71	10.71	141.17	6.44
Sub-total: by men	10.95	37.16	60.20	86.35	92.26	132.29	260.52	63.14
<i>Women</i>								
Paid employment	8.31	5.67	5.75	7.39	23.68	15.25	10.36	7.65
Self employment	0.33	1.65	2.42	1.93	0.71	1.42	0.70	1.82
Other sources ..	0.86	0.87	0.97	0.51	0.64	..	0.31	0.77
Sub-total: by women	9.50	8.19	9.14	9.83	25.03	16.67	11.37	10.24
<i>Children</i>								
Paid employment	..	0.13	..	..	..	..	..	0.04
Self employment	..	0.02	..	..	..	..	..	0.01
Other sources ..	..	..	0.07	..	..	..	..	0.02
Sub-total: by children	..	0.15	0.07	..	..	..	..	0.07
<i>Family</i>								
Paid employment	..	..	..	..	..	..	..	..
Self employment	1.15	1.86	3.40	6.82	9.30	18.23	5.69	4.53
Other sources ..	..	0.10	0.12	0.09	0.15	3.01	..	0.25
Sub-total: by family	1.15	1.96	3.52	6.91	9.45	21.24	5.69	4.78
<i>Total</i>								
Paid employment	17.37	39.51	60.68	82.98	94.42	133.25	129.71	62.31
Self employment	1.75	3.62	6.93	14.26	18.82	23.23	6.39	8.44
Other sources ..	2.48	4.33	5.32	5.85	13.50	13.72	141.48	7.48
Total income ..	21.60	47.46	72.93	103.09	126.74	170.20	277.58	78.23
Percentage of families to total	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from paid employment and other sources. The family contributed a major portion of the income from self-employment. The major portion of the income earned by women was also from paid employment. Whatever small amount was contributed by children was restricted to the lower income classes.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	11.61	39.62	56.34	60.64	58.70	86.44	87.47	44.94	23.47	54.62
Self employment	0.40	0.13	1.98	4.41	2.21	1.98	6.28	..	..	2.08
Other sources ..	1.95	4.55	4.18	6.76	3.57	7.92	5.89	9.18	134.83	6.44
Sub-total: by men	13.96	44.30	62.50	71.81	64.48	96.34	99.64	54.12	158.30	63.14
Women										
Paid employment	5.52	3.83	5.23	11.43	11.99	13.64	8.33	35.82	5.20	7.65
Self employment	0.62	1.11	1.95	1.84	1.25	1.82	..	..	25.03	1.82
Other sources ..	0.74	1.15	0.36	1.23	0.56	0.28	0.19	..	2.49	0.77
Sub-total: by women	6.88	6.09	7.54	14.50	13.80	15.74	8.52	35.82	32.72	10.24
Children										
Paid employment	..	0.04	0.10	..	..	..	..	..	..	0.04
Self employment	..	..	0.03	..	..	..	..	..	..	0.01
Other sources ..	..	0.06	0.03	..	..	..	..	..	..	0.02
Sub-total: by children	..	0.10	0.16	..	..	..	..	..	..	0.07
Family										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self employment	2.15	2.74	4.56	4.82	3.80	12.48	3.93	..	0.77	4.53
Other sources ..	..	0.09	0.22	0.44	..	0.95	..	..	..	0.25
Sub-total: by family	2.15	2.83	4.78	5.26	3.80	13.43	3.93	..	0.77	4.78
Total										
Paid employment	17.13	43.49	61.67	72.07	70.69	100.08	95.80	80.76	28.67	62.31
Self employment	3.17	3.98	8.52	11.07	7.26	16.28	10.21	..	25.80	8.44
Other sources ..	2.69	5.85	4.79	8.43	4.13	9.15	6.08	9.18	137.32	7.48
Total income ..	22.99	53.32	74.98	91.57	82.08	125.51	112.09	89.94	191.79	78.23

The average income per family increased from Rs. 22.99 in the lowest per capita income class to Rs. 125.51 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased steadily in the next two per capita income classes to Rs. 89.94 and thereafter again increased to Rs. 191.79 in the highest per capita income class.

4.4. Income and other receipts by components—

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Average monthly family income class (Rs.)								All
	< 30	30—< 60	60—< 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8		9
<i>Paid employment</i>									
Basic wages and allowances ..	13.40	36.28	57.32	73.76	85.71	115.46	93.61		56.46
Bonus and commission ..	..	1.60	2.37	6.96	6.72	15.95	12.44		3.92
Concessions ..	..	..	..	..	0.09	..	..		0.01
Rest ..	3.97	1.63	0.99	2.26	1.90	1.84	23.66		1.92
Sub total : paid employment ..	17.37	39.51	60.68	82.98	94.42	133.25	129.71		62.31
<i>Self-employment</i>									
Agriculture ..	0.16	0.90	1.66	3.50	6.67	13.25	5.78		2.60
Animal husbandry ..	0.24	(—)0.34	0.31	0.83	2.33	(—)1.05	(—)0.09		0.22
Trade ..	..	0.17	0.75	6.24	3.24	5.34	..		1.91
Rest ..	1.35	2.89	4.21	3.69	6.58	5.69	0.70		3.71
Sub-total : self-employment ..	1.75	3.62	6.93	14.26	18.82	23.23	6.39		8.44
<i>Other income</i>									
Rent ..	1.80	2.62	2.93	3.60	4.43	5.47	5.49		3.14
Rest ..	0.68	1.71	2.39	2.25	9.07	8.25	135.99		4.34
Sub-total : other income ..	2.48	4.33	5.32	5.85	13.50	13.72	141.48		7.48
Total income ..	21.60	47.46	72.93	103.09	126.74	170.20	277.58		78.23
<i>Other receipts</i>									
Sale of assets other than shares, etc. ..	0.77	1.21	0.57	0.35	0.64	..	..		0.72
Credit purchase ..	11.86	6.65	6.52	7.84	3.77	7.73	3.26		6.90
Loan taken ..	19.92	8.96	9.10	14.64	16.10	7.39	80.99		11.69
Rest ..	2.77	2.78	3.21	4.79	16.59	5.88	98.51		5.33
Sub-total : other receipts ..	35.32	19.60	19.40	27.66	37.10	21.00	182.76		24.64
Total receipts ..	56.92	67.06	92.33	130.75	163.84	191.20	460.34		102.87
Percentage of families to total ..	4.22	33.56	31.89	18.54	5.34	5.24	1.21		100.00

A major portion (72 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally increased up to the income class Rs. 60 to less than Rs. 90 and thereafter showed, on the whole, a downward trend.

Income from bonus and commission accounted for Rs. 3.92 or about 5 per cent. of the total income. Families in the lowest income class did not receive any bonus or commission.

Income from self-employment and other income were quite high being about 20 per cent. of the total income. On the whole, the families having an income of less than Rs. 60 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets excepting the highest.

4.5. *Income and other receipts by components and family size—*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rs.)

Type of receipt	Family Size									
	One	Two	Three	Four	Five	Six	Seven	Over seven	All	
1	2	3	4	5	6	7	8	9	10	
<i>Income from paid employment.</i>										
Basic wages and allowances	28.00	37.14	48.40	52.60	51.09	59.21	58.77	70.77	56.46	
Bonus and commission	3.50	2.45	5.06	2.87	2.79	2.14	4.91	6.33	3.92	
Overtime earnings .. ..	..	..	0.58	..	0.20	..	0.07	0.05	0.11
Other earnings .. ..	..	..	0.78	1.53	0.73	1.28	3.03	3.61	1.81
Concessions .. ..	..	..	..	..	0.07	..	..	..	0.01
Total	31.50	39.59	54.82	57.06	54.88	62.63	66.78	80.76	62.31	
<i>Income from self-employment</i>										
Boarding and lodging services	10.50	..	..	..	..	0.27	..	..	0.26
Agriculture	3.00	1.02	0.58	1.67	2.13	2.46	3.54	4.50	2.60	
Animal husbandry .. ..	..	..	0.68	(—)0.60	0.07	0.21	0.29	0.74	0.22
Trade .. ..	..	..	..	..	2.79	3.20	2.66	2.62	1.91
Profession .. ..	..	..	0.88	2.67	2.13	0.96	1.01	2.13	1.64
Others	0.50	0.61	1.17	2.07	1.72	1.55	1.95	2.57	1.81	
Total	14.00	3.27	3.31	5.81	8.84	8.65	9.39	12.56	8.44	
<i>Other income</i>										
Net rent from land .. ..	..	..	..	..	..	..	..	..	..
Net rent from house	1.00	1.63	2.82	2.74	2.72	3.15	3.40	4.30	3.14	
Net rent—others .. ..	..	..	..	..	..	..	..	..	..
Pension .. ..	..	..	..	..	..	..	0.29	0.10	0.06
Cash assistance .. ..	..	..	13.83	0.20	0.40	1.01	0.65	1.73	2.14
Gifts, concessions	0.50	1.63	1.17	1.27	2.26	0.96	4.04	2.23	1.93	
Interest and dividends .. ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries .. ..	..	..	..	..	..	0.27	..	0.79	0.21
Total	1.50	3.26	17.82	4.21	5.38	5.39	8.38	9.15	7.48	
Total income	47.00	46.12	75.95	67.02	69.10	76.67	84.55	102.47	78.23	
<i>Other gross receipts</i>										
Sale of shares and securities .. ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings	12.50	1.84	9.54	4.27	2.86	5.98	5.13	5.49	5.33	
Sale of other assets .. ..	..	..	..	0.53	1.06	0.27	1.08	1.39	0.72
Credit purchase	1.50	2.65	9.93	5.41	6.31	5.07	9.38	8.46	6.90	
Loan taken	6.00	3.06	24.83	7.81	10.17	9.66	9.46	15.08	11.69	
Rest .. ..	..	..	..	..	..	..	..	..	..
Total	20.00	7.55	44.30	18.02	20.40	20.98	25.05	30.42	24.64	
Total receipts	67.00	53.67	120.25	85.04	89.50	97.65	109.60	132.89	102.87	
Percentage of families to total	2.00	4.90	10.27	14.98	15.05	18.73	13.85	20.22	100.00	

The average income per family increased from Rs. 46.12 in case of two member families to Rs. 102.47 in case of families in the size class more than 7. The average income, however, showed a small decrease in case of the size-classes 4 and 5 as compared to the size-class 3.

Income from paid employment constituted about 80 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately higher in case of large-sized families of 5 members and above, the only exception being single-member families where it was the highest (about 30 per cent.). Single-member families, however, constituted only about 2 per cent. of the total. Income from 'other sources', e.g., rent, cash assistance, etc., was relatively high in case of families consisting of 3, 7 and above 7 members.

4.6. *Income and other receipts by family composition—*

4.6.1. *In terms of relationship with the main earner*—The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition in terms of relationship with main earner								
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and child-ren	Hus-band, wife, child-ren and other mem-bers	Un-married earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Income	24.93	52.28	39.27	67.51	96.43	97.07	64.27	78.23	
Other receipts .. .. .	..	24.14	7.07	22.09	28.97	25.36	25.24	24.64
Total ..	24.93	76.42	46.34	89.60	125.40	122.43	89.51	102.87	
Percentage of families to total ..	0.62	1.38	1.00	41.33	28.69	12.52	14.46	100.00	

The average monthly receipts per family amounted to Rs. 102.87. The major portion (Rs. 78.23) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 24.64 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively more important part in the case of families consisting of husband or wife, husband, wife and children and husband, wife, children and other members, the proportion of such receipts to the total income being 46 per cent., 33 per cent. and 30 per cent. respectively.

4.6.2. *In terms of the number of adults and children*—Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7
Average monthly income and other receipt by family composition in terms of adults/children

Item	Family composition (in terms of adults/children)										All
	1 ad- ult (one or more)	1 ad- ult and child- ren	2 ad- ults	2 ad- ults and 1 child	2 ad- ults and 2 ch- ildren	2 ad- ults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income ..	44.93	40.57	49.24	61.69	52.38	63.75	101.95	76.08	74.90	101.80	78.23
Other receipts ..	17.64	18.03	5.05	24.15	14.20	20.23	80.82	22.84	32.14	22.53	24.64
Total ..	62.57	58.60	54.29	85.84	66.58	83.98	182.77	98.92	107.04	124.33	102.87
Percentage of fami- lies to total ..	2.00	1.09	3.50	6.63	7.61	19.06	3.64	5.45	18.06	32.96	100.00

The proportion of 'other receipts' to the total income was comparatively high in case of families consisting of 3 adults, 1 adult and children, 3 adults and more than 1 child, being 79 per cent., 44 per cent. and 43 per cent. respectively. The proportion of families consisting of 1 adult and children to the total was, however, very small being about 1 per cent. only.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions—*

5.1.1. *Disbursements*—Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment

tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.1.2. *Treatment of non-family members*—Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.1.3. *Consumption co-efficients*—For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	= 1.0
Adult female	= 0.9
Child (below 15 years)	= 0.6

5.2. *Expenditure pattern*—

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 78.23 and the average consumption expenditure worked out to Rs. 95.94 resulting in deficit of

Rs. 17.71. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 19.07. The analysis will first be made in terms of total consumption expenditure and other disbursement, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.2.1. *Consumption expenditure*—Of the average consumption expenditure of Rs. 95.94 per family per month, an expenditure of Rs. 59.11 or about 62 per cent. was incurred on food, Rs. 3.46 or about 3 per cent. on tobacco, pan, supari and intoxicants, Rs. 4.58 or about 5 per cent. on fuel and lighting, Rs. 6.40 or about 7 per cent. on housing, water charges and house-hold appliances, etc., Rs. 7.49 or about 8 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 14.90 or about 15 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 13.19 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit for the different income classes.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	..	4.60	3.55	10.24
30<60	..	4.79	3.73	11.49
60<90	..	5.60	4.44	12.97
90<120	..	6.32	5.17	14.19
120<150	..	7.53	5.86	14.17
150<210	..	7.28	6.16	17.18
210 and above	..	6.80	5.86	18.12
All income	..	5.62	4.48	13.19

The average expenditure on food per adult consumption unit generally increased with an increase in the level of income.

5.2.2. *Non-consumption outgo and capital outlays*—The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 7.20 or about 8 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 3.77 was incurred towards repayment of debt, Rs. 2.07 on savings and investment, Re. 0.12 on remittances to dependants and Rs. 1.24 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were ornaments (gold and silver) (Re. 0.76), provident fund (Re. 0.10) and loans advanced (Re. 0.03). Of the above items, expenditure towards provident fund contribution was reported by about 3 per cent. of the families surveyed. The amount remitted to dependants was insignificant. Under 'taxes interest and litigation', interest on loans alone accounted for Rs. 1.10 or about 89 per cent. of the total expenditure on these items. The average expenditure on litigation was insignificant.

5.2.3. *The budget of single-member families*—Single-member families constituted 2 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 47.00 and the average monthly consumption expenditure Rs. 54.24, resulting in a deficit of Rs. 7.24 which was markedly low when compared to the overall average deficit of Rs. 19.07 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multiple member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by type of families

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food	51.31	61.73	61.61
Pan, supari, tobacco and alcoholic beverages	3.37	3.60	3.61
Fuel and light	2.91	4.79	4.77
Rent for house and water charges	3.17	3.67	3.66
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	5.66	2.99	3.01
Clothing, bedding, footwear, headwear and miscellaneous	15.23	7.73	7.81
Personal care	2.08	2.87	2.87
Education and reading .. .. .	..	0.88	0.86
Recreation and amusement	0.50	0.48	0.48
Medical care	2.45	4.11	4.10
Other consumption expenditure	13.32	7.15	7.22
Total	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, rent for house and water charges, medical care, pan, supari, tobacco and intoxicants and personal care but more on clothing, bedding, footwear, headwear, and miscellaneous, house-repairs and upkeep, recreation and amusement and certain other items such as subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the multiple member families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 13.13 per month in the case of multiple member families and Rs. 29.12, in case of Singlmen.

Taking important sub-groups under food, the average expenditure per adult consumption unit, on cereals and cereal products, pulses and pulse products, meat, fish and eggs, was Rs. 6.71, Re. 0.09 and Re. 0.96 in case of multiple member families and Rs. 10.85, Re. 0.17 and Rs. 1.82 respectively in respect of single-member families. It was Re. 0.65 on milk and milk products in case of single-member families as compared to Re. 0.48 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 8.79, Rs. 1.20, Rs. 2.99 and Re. 0.29 on clothing, bedding, footwear, headwear, etc., personal care, household appliances and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 1.64, Re. 0.61, Re. 0.18 and Re. 0.10 respectively in the case of multiple member families.

5.3. Levels of expenditure by income and by family-type—

The overall average monthly expenditure was Rs. 97 per family, Rs. 17 per capita and Rs. 22 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	59.53	65.60	88.66	122.60	137.16	175.86	436.25	97.30
Average per capita	12.92	13.70	15.67	19.36	18.20	24.16	64.19	17.49
Average per adult consumption unit	16.74	17.57	19.86	23.69	23.41	28.55	74.49	21.71
Percentage of families to total ..	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00

The average monthly expenditure per family varied from Rs. 59.53 in the lowest income group to Rs. 436.25 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. The average per capita expenditure and per adult consumption unit generally increased with an increase in the family income. It will be seen that in the case of the three income classes, viz., 'below Rs. 30', and 'Rs. 30 to less than Rs. 60', and 'Rs. 90 to less than Rs. 120', the expenditure was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in three broad expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure (Rs.)	Family composition (in terms of relationship with main earner)								All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest		
1	2	3	4	5	6	7	8	9	
Below 60	100.00	63.60	100.00	21.35	5.20	19.50	35.50	20.47	
60—< 120 .. ..	..	36.40	..	66.57	56.06	56.50	47.79	58.05
120 and above .. ..	..	..	..	12.08	38.74	24.00	16.71	21.48
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	0.62	1.38	1.00	41.33	28.69	12.52	14.46	100.00	

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	73.39	48.18	81.87	48.52	50.66	15.44	31.36	10.39	9.35	6.03	20.47
60—<120	26.61	51.82	18.13	36.34	49.34	77.24	42.36	80.65	58.11	57.95	58.05
120 and above	..	..	..	15.14	..	7.32	26.28	8.96	32.54	36.02	21.48
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent-age of families to total	2.00	1.09	3.50	6.63	7.61	19.06	3.64	5.45	18.06	32.96	100.00

5.4. Expenditure by family income—

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6
Average monthly expenditure by family income classes

Groups and sub-groups of items	Monthly family income class (Rs.)								
	<div><30 30—<60 60—<90 90—<120 120—<150 150—<210 210 and above</div>								
	1	2	3	4	5	6	7	8	9
<i>Food</i>									
Cereals and products	20.56	23.15	28.96	36.29	41.69	49.73	57.77	30.12	
Pulses and products	0.30	0.27	0.29	0.55	0.87	0.63	0.82	0.39	
Oils seeds, oils and fats	0.58	0.70	0.94	1.12	1.50	1.57	2.09	0.95	
Meat, fish and eggs	2.15	3.31	4.16	5.42	6.60	6.80	5.72	4.31	
Milk and products	1.52	1.13	2.17	3.10	3.28	4.39	3.32	2.16	
Vegetable and products	0.72	0.59	0.72	0.98	1.17	1.23	2.30	0.76	
Fruits and products	1.69	1.89	2.55	4.13	4.04	5.99	7.48	2.90	
Condiments, spices sugar, etc. ..	3.35	3.79	5.01	6.01	7.20	7.93	9.00	5.04	
Non-alcoholic beverages	0.88	0.87	1.02	1.21	1.42	1.54	0.84	1.05	
Prepared meals and refreshments	4.60	7.15	11.76	14.55	15.29	25.99	16.83	11.43	
Sub-total: food	36.35	42.85	57.58	73.36	83.06	105.80	106.17	59.11	
<i>Non-food</i>									
Pan, supari	0.69	0.63	0.74	0.84	0.77	0.72	1.36	0.73	
Tobacco and products	1.33	1.44	1.92	2.49	2.36	3.88	3.97	1.99	
Alcoholic beverages, etc.	0.26	0.38	0.75	1.14	1.29	1.48	..	0.74	
Fuel and light	4.06	3.92	4.42	5.11	4.97	7.23	7.69	4.58	
House rent, water charges, repairs, etc.	1.80	3.42	4.04	6.33	19.22	6.80	5.49	5.13	
Furniture and furnishings	0.48	0.24	0.27	0.78	0.35	1.52	0.78	0.43	
Household appliances, etc.	0.36	0.53	0.67	1.17	3.17	1.32	0.69	0.84	
Household services .. ..	..	..	..	..	..	..	0.00	0.00
Clothing, bedding and headwear ..	4.16	2.27	4.14	9.55	6.03	14.29	12.15	5.25	
Footwear .. ..	..	0.06	0.07	0.11	..	0.57	1.95	0.11
Miscellaneous (laundry, etc.) ..	1.60	1.45	1.88	3.12	2.36	4.35	3.34	2.13	
Medical care	3.85	2.75	4.23	5.05	4.05	5.02	6.19	3.93	
Personal care	1.76	1.91	2.55	3.58	3.53	5.59	4.93	2.75	
Education and reading	0.20	0.50	0.76	0.88	0.88	3.70	1.04	0.83	
Recreation and amusement	0.11	0.12	0.40	0.66	0.67	2.34	0.22	0.46	
Transport and communication ..	0.46	0.74	0.98	1.55	0.59	3.82	1.56	1.12	
Subscription, etc.	1.18	1.37	2.11	4.40	1.61	3.45	230.98	5.05	
Personal effects and miscellaneous expenses .. ..	..	0.07	0.20	0.57	0.06	0.38	44.76	0.76
Sub-total: non-food	22.30	21.80	30.13	47.33	51.91	66.46	327.10	36.83	
Total consumption expenditure ..	58.65	64.65	87.71	120.69	134.97	172.26	433.27	95.94	
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation ..	0.88	0.90	0.90	1.48	2.09	3.60	2.98	1.24	
Remittance to dependants .. ..	..	0.05	0.05	0.43	0.10	..	..	0.12
Savings and investment	0.57	0.51	1.20	1.73	15.57	6.21	..	2.07	
Debts repaid	0.37	2.80	2.02	6.16	8.03	5.39	26.61	3.77	
Total: non-consumption expenditure	1.82	4.26	4.17	9.80	25.79	15.20	29.59	7.20	
Total disbursement	60.47	68.91	91.88	130.49	160.76	187.46	462.86	103.14	
Percentage of families to total ..	4.22	33.56	31.89	18.54	5.34	5.24	1.21	100.00	

The average monthly consumption expenditure per family was Rs. 95.94. Expenditure on food worked out to Rs. 59.11 or 62 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure showed small variations from the overall average with a rise in family income, the only exception being the highest income class where it was markedly low being about 25 per cent.

The non-food groups accounted for 38 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed 41 per cent. While the percentage expenditure on fuel and light showed a downward trend as family income increased, that on house rent, water charges and repairs and clothing, bedding and headwear fluctuated without showing any definite trend.

The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, footwear, alcoholic beverages, subscriptions comprising expenditure on gifts and charities, ceremonials, trade union and religious subscription, etc., personal effects and miscellaneous items and services such as laundry, tailoring, washing soap, etc., which accounted for about 27 per cent. of the expenditure of non-food items, did not show any clear cut trend and that on tobacco and tobacco products and personal care remained more or less constant with an increase in income, ignoring the highest income class.

5.5. Expenditure by per capita income—

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Groups and sub groups of items	Monthly per capita income class (Rs.)									
	<5	5—	10—	15—	20—	25—	35—	50—	65	All
	<10	<15	<20	<25	<35	<50	<65	<65 and above		
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and products ..	23.85	27.78	32.07	31.99	27.42	32.04	30.97	14.87	20.32	30.12
Pulses and products ..	0.31	0.30	0.35	0.51	0.48	0.43	0.40	0.38	0.39	0.39
Oil seeds, oils and fats ..	0.76	0.81	0.94	1.08	0.90	1.22	1.17	0.82	0.86	0.95
Meat, fish and eggs ..	2.20	3.75	4.12	5.21	4.43	5.50	4.56	2.75	1.84	4.31
Milk and products ..	1.64	1.58	1.82	2.58	2.64	3.48	2.82	5.51	2.15	2.16
Vegetable and products ..	0.77	0.64	0.78	0.83	0.91	0.69	0.82	0.75	0.80	0.76
Fruits and products ..	1.79	2.10	2.92	3.54	2.35	4.40	3.08	6.01	3.64	2.90
Condiments, spices, sugar, etc. ..	3.84	4.59	4.95	5.39	5.10	6.72	4.36	2.16	4.18	5.04
Non-alcoholic beverages ..	0.98	1.07	1.00	1.15	0.98	1.17	0.86	0.82	0.51	1.05
Prepared meals and refreshments ..	4.26	7.89	11.06	14.18	13.09	16.89	15.08	8.97	9.11	11.43
Sub-total: food ..	40.40	50.51	60.01	66.46	58.30	72.54	64.12	43.04	43.80	59.11

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari ..	0.66	0.72	0.72	0.71	0.78	0.81	0.72	0.70	1.17	0.73
Tobacco and products ..	1.62	1.71	1.89	1.98	2.58	2.52	3.48	0.99	0.84	1.99
Alcoholic beverages, etc. ..	0.17	0.53	0.93	0.50	0.87	1.57	..	1.60	0.06	0.74
Fuel and light	4.47	4.34	4.44	4.79	4.85	5.46	4.23	2.78	3.44	4.58
House rent, water charges, repairs, etc. ..	2.42	4.66	5.54	4.88	4.53	8.24	3.57	2.80	3.81	5.13
Furniture and furnishings ..	0.70	0.28	0.34	0.85	0.10	0.42	0.71	..	0.42	0.43
Household appliances, etc. ..	0.29	0.40	0.93	1.04	1.31	0.53	..	..	5.03	0.84
Household services ..	..	..	..	..	..	..	0.03	..	..	0.00
Clothing, bedding and head wear	5.56	2.10	5.51	6.73	4.93	7.95	9.98	4.11	13.22	5.25
Footwear ..	..	0.08	0.13	0.11	0.15	0.22	..	..	..	0.11
Miscellaneous (laundry, etc.)	1.77	1.67	2.17	2.44	2.22	2.50	2.78	2.53	2.24	2.13
Medical care ..	4.57	3.67	3.39	3.53	6.88	4.28	3.39	9.27	2.53	3.93
Personal care ..	2.22	2.25	2.73	2.89	2.76	3.71	4.27	2.36	1.97	2.75
Education and reading ..	0.46	0.58	0.93	0.90	0.32	1.85	1.02	0.27	0.05	0.83
Recreation and amusement ..	0.10	0.17	0.33	0.60	0.63	1.39	0.76	0.37	0.32	0.44
Transport and communication	0.36	0.79	0.70	1.04	2.35	2.39	2.91	1.47	1.37	1.12
Subscription, etc.	1.40	1.98	1.16	2.01	3.43	8.97	1.72	1.22	249.87	5.05
Personal effects and miscellaneous expenses	..	0.14	0.25	2.78	0.15	0.12	0.54	0.03	3.40	0.76
Sub-total: non-food ..	26.77	26.07	32.09	37.78	38.84	52.93	40.11	30.50	289.74	36.83
Total consumption	67.17	76.58	92.10	104.24	97.14	125.47	104.23	73.54	333.54	95.94
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	1.10	0.93	0.88	1.50	1.43	2.47	1.80	..	3.29	1.24
Remittance to dependants ..	..	..	0.14	0.02	0.47	0.32	..	..	..	0.12
Savings and investments ..	0.83	0.79	1.24	1.54	8.11	1.17	10.86	7.71	0.41	2.07
Debts repaid	0.58	2.34	2.81	2.92	2.09	14.77	8.24	..	21.92	3.77
Total: non-consumption expenditure ..	2.51	4.06	5.07	5.98	12.10	18.73	20.90	7.71	25.62	7.20
Total disbursement ..	69.68	80.64	97.17	110.22	109.24	144.20	125.13	81.25	359.16	103.14

The percentage expenditure on food to total consumption expenditure showed only small variations from the overall average the only exception being the highest per capita income class where it was markedly low being only 13 per cent. of the consumption expenditure. The percentage expenditure on the non-food group of items, especially on non-conventional necessities and luxuries such as clothing, bedding, footwear, headwear, etc., personal care, subscription, gifts, charities, ceremonials, etc., did not show any clear cut trend as the level of per capita income increased.

5.6. Food expenditure—

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.6.1. *Analysis by per capita income classes*—Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class										
	< 5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
Below 45	..	11.13	..	3.68	2.26	9.90	13.03	12.30	..	86.18	5.07
45—<50	1.80	1.74	7.79	5.26	17.80	..	..	..	4.39
50—<55	..	25.35	10.43	7.96	7.82	11.12	11.52	..	..	..	9.28
55—<60	..	19.08	12.32	9.52	11.96	10.80	3.58	36.70	73.41	..	11.43
60—<65	..	13.18	19.26	12.54	9.31	18.05	14.05	12.30	26.59	13.82	14.21
65—<70	..	16.70	20.97	22.19	21.70	10.29	19.92	..	..	..	19.52
70 and above	..	14.56	35.22	42.37	39.16	34.58	20.10	38.70	..	..	36.10
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It would be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes.

5.6.2. *Analysis by family size*—While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size						
		1	2 and 3	4 and 5	6 and 7	Above 7	All	
1	2	3	4	5	6	7	8	
Below 45	..	16	36.24	11.72	3.46	0.86	6.18	5.07
45—<50	..	15	..	2.84	4.82	5.05	4.30	4.39
50—<55	..	32	..	7.18	6.32	9.64	15.61	9.28
55—<60	..	39	..	7.49	18.86	7.07	11.50	11.43
60—<65	..	53	13.86	12.62	8.76	19.47	15.03	14.21
65—<70	..	74	13.11	19.56	14.18	24.26	20.44	19.52
70 and above	..	131	36.79	38.59	43.60	33.65	26.94	36.10
Total	..	360	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	2.00	15.17	30.03	32.58	20.22	100.00
Number of families (Unestimated)	8	51	111	117	73	360

There was, generally, a declining trend of percentage of families in the lowest class of percentage expenditure on food, i.e. less than 45 per cent. and a rising trend in the highest class, i.e. 70 per cent. and above, though in the last two size-classes the trend got reversed probably because of more pronounced influence of other factors like income.

5.7. *Proportion of families reporting expenditure on selected sub-groups*—

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size					All	Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refresh- ments	100.00	94.84	95.48	98.26	97.43	96.77	339
Non-alcoholic beverages ..	73.03	98.27	99.13	98.73	98.45	98.21	252
Pan, supari	47.08	65.42	63.11	70.59	81.58	69.31	255
Tobacco and tobacco products	55.80	94.43	89.80	98.08	95.57	93.69	336
Alcoholic beverages ..	29.44	12.67	18.18	29.96	16.48	21.06	68
Furniture and furnishings ..	23.13	10.98	15.00	24.67	27.99	20.33	74
Household services ..	13.11	..	..	..	..	0.26	1
Medical care	100.00	96.70	94.44	91.29	91.60	93.29	336
Personal care	89.16	100.00	100.00	100.00	100.00	99.78	359
Education and reading ..	..	40.20	33.48	44.89	53.46	41.59	144
Recreation and amusement ..	36.99	33.09	41.90	36.33	46.96	39.67	139
Transport and communication	36.44	39.33	52.87	45.98	64.18	50.53	175
Remittance to dependants ..	..	5.05	3.91	1.66	..	2.48	8
Savings and investments ..	7.55	23.71	18.71	17.58	26.89	20.53	58
Debts repaid	13.10	22.19	28.73	22.54	27.20	25.10	85

About 97 per cent. of the families incurred expenditure on prepared meals and refreshments. About 98 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products. About 21 per cent. of the families reported expenditure on alcoholic beverages. About 20 per cent. of the families reported expenditure on furniture and furnishings.

The percentage of families reporting expenditure on education and reading was about 42. About 40 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread and about 51 per cent. of the families reported expenditure on this sub-group.

About 21 per cent. of the families were either saving or investing some amount. The proportion of families reporting remittances to dependants was very small, being only about 2 per cent.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed—

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month by items

Item					Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family per month
1					2	3	4
<i>Food, beverages, etc.</i>							
<i>Cereals and products</i>							
Rice	..	..	..	..	kg.	358	48.75
Wheat	..	..	..	..	"	10	0.03
Wheat atta	..	..	..	..	"	3	0.01
Jowar	..	..	..	..	"	1	0.00
Barley	..	..	..	..	"	3	0.00
Barley atta	..	..	..	..	"	1	0.00
Pea	..	..	..	..	"	4	0.02
Chira	..	..	..	..	"	3	0.00
Other rice	..	..	..	..	"	10	0.32
Suji, rawa	..	..	..	..	"	1	0.00
Bread	..	..	..	..	"	25	0.03
Biscuit	..	..	..	..	"	21	0.01
Tapioca	..	..	..	..	"	305	11.79
<i>Pulses and products</i>							
Arhar	..	..	..	..	"	163	0.23
Gram	..	..	..	..	"	25	0.07
Moong	..	..	..	..	"	43	0.10
Urd	..	..	..	..	"	2	0.01
Pea	..	..	..	..	"	1	0.00
Other pulses	..	..	..	..	"	1	0.00
Pulse products	..	..	..	..	"	114	0.07
<i>Oilseeds, oils and fats</i>							
Mustard oil	..	..	..	..	"	2	0.01
Coconut oil	..	..	..	..	"	351	0.37
Gingelly oil	..	..	..	..	"	1	0.00
Vanaspati	..	..	..	..	"	2	0.00
Other fats	..	..	..	..	"	1	0.00

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4
<i>Meat, fish and eggs</i>				
Goat meat	kg.	22	0.07
Beef	62	1.50
Mutton	21	0.02
Pork	2	0.00
Poultry	no.	1	0.01
Other meat	kg.	3	0.03
Fresh fish	353	6.29
Dry fish	103	0.12
Egg-hen	no.	49	1.91
Egg-duck	19	1.66
<i>Milk and products</i>				
Milk (cow)	l.	121	1.64
Curd	kg.	2	0.01
Lassi	30	0.12
Ghee (cow)	3	0.00
Powdered milk	11	0.05
Other milk and products	57	0.98
<i>Condiments and spices</i>				
Salt	358	1.65
Turmeric	g.	349	61.46
Chillies-green	307	297.17
Chillies-dry	357	436.31
Tamarind	213	189.76
Onion	kg.	351	2.27
Garlic	g.	173	7.11
Coriander	323	206.90
Ginger	63	41.64
Pepper	60	8.75
Methi	112	19.36
Saitron	14	8.40
Mustard	308	49.57
Jira	219	15.05
Mixed spices	9	5.48
Other spices and condiments	76	112.08
<i>Vegetables and products</i>				
Potato	kg.	85	0.14
Carrot, beet	2	0.01
Arum	123	0.30
Other root vegetables	17	0.05
Brinjal	16	0.03
Cabbage	3	0.02
Jack fruit	4	0.02
Ladies finger	72	0.09
Tomato	4	0.00
Cucumber	7	0.03
Pumpkin	65	0.16
Gourd	41	0.08
Karela	12	0.01
Bean	1	0.00
Pea	26	0.07
Other non-leafy vegetables	156	0.80
Palak	2	0.01
Amaranth, chalai	3	0.01
Other leafy vegetables	6	0.04
Pickles, etc.	1	0.00
Other vegetables	5	0.01

TABLE 6.1—*concl'd.*

1					2	3	4
<i>Fruits and products</i>							
Banana	..	..	..	..	no.	202	9.23
Orange	..	..	..	..	..	17	0.22
Lemon	..	..	..	..	..	3	0.05
Mango	..	..	..	..	..	23	0.45
Jack-fruit	..	..	..	..	..	3	0.01
Coconut	..	..	..	..	..	349	10.08
Papaya	..	..	..	..	kg.	2	0.03
Dried fruits	..	..	..	..	..	4	0.02
Other fruits	..	..	..	..	..	3	0.00
<i>Sugar, honey, etc.</i>							
Sugar-crystal	..	..	..	..	..	242	1.85
Sugar-deshi	..	..	..	..	..	68	0.50
Gur	..	..	..	..	..	183	1.64
Sugar-candy	..	..	..	..	..	2	0.00
Others	..	..	..	..	..	91	0.67
<i>Pan, supari, etc.</i>							
Pan-leaf	..	..	..	..	no.	255	50.02
Pan finished	..	..	..	..	..	1	0.04
Supari	..	..	..	..	g.	221	102.40
Lime	..	..	..	..	..	225	30.79
<i>Tobacco and products</i>							
Bidi	..	..	..	..	no.	278	282.51
Cigarette	..	..	..	..	..	24	2.31
Cigar, charoot	..	..	..	..	..	16	2.79
Chewing tobacco	..	..	..	..	g.	227	71.96
Leaf tobacco	..	..	..	..	..	1	0.12
Snuff	..	..	..	..	..	19	10.61
<i>Alcoholic beverages, etc.</i>							
Toddy, neera	..	..	..	..	pint	65	1.79
Country liquor	..	..	..	..	..	2	0.01
<i>Other beverages</i>							
Tea-leaf	..	..	..	..	kg.	349	0.23
Coffee-powder	..	..	..	..	..	19	0.01

g.=Gram

k.g.=Kilogram

l.=Litre

no.=Number.

The quantity of cereals and products consumed, on an average, by a working class family per month was 60.96 kg. Of this, the major portion (48.75 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 4.48 and hence the quantity of cereals consumed per adult per day worked out to about 0.45 kg. Besides 60.96 kg. of cereals and products, a family consumed 0.48 kg. of pulses and pulse products, 1.64 l. milk, 1.16 kg. of milk and products, 0.38 kg. of oils and fats, 8.03 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 5.38 kg. of condiments and spices, 1.88 kg. of vegetables and vegetable products and 4.66 kg. of sugar, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Alleppey.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, supari, lime, bidi, chewing tobacco and tea leaf was reported.

6.2. *Analysis of nutrition contents—*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Alleppey was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.
2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.
3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.
4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.
5. The Vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.
6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per family per day	Quantity recommended
1						2	3
Calories	..	..	..	..	..	8,408	12,009
Protein	..	..	..	..	.. g.	217	319
Fat	..	..	..	..	.. g.	54	..
Calcium	..	..	..	..	.. g.	1.1	6.6
Iron	..	..	..	..	.. mg.	88	117
Vitamin A	..	..	..	..	.. i.u.	1,513	19,670
Vitamin B ₁	..	..	..	..	.. mg.	3.3	6.0
Vitamin C	..	..	..	..	.. "	64	281
Nicotinic acid	..	..	..	..	.. "	46	..
Riboflavin	..	..	..	..	.. "	1.1	..

g.=gram

mg.=milligram

i.u.=international unit

From the above it would appear that the overall nutritive value of the diets was poor and needed improvement. Increased intake of wheat, mixed cereals, leafy vegetables and fruits, would help to overcome the deficiencies in respect of calories, calcium, fat, iron and vitamins 'A' 'B', and 'C'.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory—*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc. come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Net income from 'Family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30	4.22	56.92	60.47	—3.55
30 to less than 60	33.56	67.06	68.91	—1.85
60 to less than 90	31.89	92.33	91.88	+0.45
90 to less than 120	18.54	130.75	130.49	+0.26
120 to less than 150	5.34	163.84	160.76	+3.08
150 to less than 210	5.24	191.20	187.46	+3.74
210 and above	1.21	460.34	462.86	—2.52
Total	100.00	102.87	103.14	—0.27

Taking all income classes, the net balancing difference was (—) Re. 0.27 or Re. 0.26 per cent. of the total receipts. Except for the first two lower income classes and the highest income class, the net balancing difference was positive.

7.2. Budgetary position by family income—

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	21.60	47.46	72.93	103.09	126.74	170.20	277.58	78.23
Average monthly expenditure per family (Rs.)	59.53	65.60	88.66	122.60	137.16	175.86	436.25	97.30
<i>Monthly balance</i>								
Percentage of families recording surplus ¹ * to total families ..	..	2.25	8.52	5.14	2.28	1.66	0.41	20.26
Percentage of families recording deficit to total families ..	4.22	31.31	23.37	13.40	3.06	3.58	0.80	79.74
Average surplus (+) or deficit (—) per family (Rs.) ..	—37.93	—18.14	—15.73	—19.51	—10.42	—5.66	—158.67	—19.67

*1 Zero balance is considered as surplus.

Of the total families surveyed, 80 per cent. had deficit budgets while the remaining 20 per cent. had balanced or surplus budgets. The percentage of families having deficit budgets was higher than those having surplus budgets in each income class.

7.3. Budgetary position by family composition—

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item particulars	Family/composition (in terms of adults children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and one child	2 adults and two child- ren	2 adults and more than two child- ren	3 adults	3 adults and one child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percent- age of families record- ing sur- plus* to total families	0.11	..	1.40	1.03	1.19	1.89	1.47	1.33	2.79	9.05	20.26
Percent- age of families record- ing defi- cit to total families	1.89	1.09	2.10	5.60	6.42	17.17	2.17	4.12	15.27	23.91	79.74
Average amount of sur- plus (+) or defi- cit (—) (Rs.) per family overall families together	—9.31	—17.32	—1.41	—20.16	—10.34	—18.13	—65.76	—15.01	—29.27	—13.77	—19.07

*Zero balance is considered as surplus.

Taking all Families, the net result was a deficit balance in each group.

PART II (LEVEL OF LIVING)

PART II (LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living—*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, i.e. income and expenditure of working class families (as defined for the purpose of this survey) in Alleppey. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*—

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under 'Education', information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e. distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education—

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			All
	<60	60<120	120 and above	
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	199	362	24	585
Percentage to total ..	34.02	61.88	4.10	100.00
<i>(A) All persons</i>				
Not reporting .. ..	..	0.28	..	0.17
Percentage receiving education	27.14	29.83	25.00	28.72
Percentage not receiving education	72.86	69.89	75.00	71.11
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education	76.47	80.49	100.00	79.49
Percentage not receiving education	23.53	19.51	..	20.51
Total ..	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools ..	88.89	74.07	50.00	77.98
Percentage receiving education in secondary schools ..	5.56	15.74	16.67	12.50
Percentage receiving education in other educational institutions	5.55	10.19	33.33	9.52
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others not receiving education by reasons and family income.

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60<120		120 and above		All	
	Children	Others	Children	Others	Children*	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting ..	..	0.78	..	..	..	..	..	0.26
Financial difficulties	37.50	16.28	29.17	20.09	..	27.78	32.50	19.15
Lack of facilities ..	..	0.78	..	1.75	..	..	..	1.33
Domestic difficulties	6.25	5.43	..	4.80	..	..	2.50	4.79
Attending to family enterprise ..	..	13.18	..	13.54	..	..	..	12.77
Lack of interest ..	12.50	11.63	20.83	3.49	..	33.83	17.50	7.71
Others ..	43.75	51.92	50.00	56.33	..	38.79	47.50	53.99
Total ..	100.00	100.00	100.00	100.00	..	100.00	100.00	100.00

* There were no children in the families in this income class.

Of all the family members aged 5 years and above, about 29 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 79 which shows that the families were keen on getting their children educated. Of the total members receiving education, 78 per cent. were in primary schools, about 13 per cent. in secondary schools and the rest were receiving education through other institutions, e.g. colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest while for adult members such reasons were reported to be financial difficulties and attending to family enterprise.

9.2. Skill and technical training—

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 290 members reported possession of skill mostly in coir spinning and weaving. Only 2 members were receiving technical education or training in carpentry and typewriting. Desire for technical education and training was expressed by 22 members and the occupations or vocations which they had in view were mechanism, carpet weaving, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. *Introductory—*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness—*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of assistance and consequences on the gainfully employed members. In all, there were 381 cases of sickness reported among 699 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences

Item	Percentage of cases
1	2
<i>(a) Type of Sickness</i>	
Not reporting	0.52
Dysentery diarrhoea and stomach trouble	14.17
Fever	34.38
Smallpox, plague, cholera	0.79
Respiratory diseases	7.61
Cough and cold	0.80
Other diseases	41.73
Total ..	100.00

TABLE 10.1—*contd.*

Item 1	Percentage of cases 2						
<i>(b) Duration (during the reference period)</i>							
Not reporting	2.89
Below 7 days	32.02
7 days to below 15 days	27.56
15 days to below 30 days	9.45
30 days to below 60 days	5.25
60 days	22.83
Total							100.00
<i>(c) Type of treatment</i>							
No treatment	7.35
Self-treatment	4.72
Ayurvedic treatment	16.54
Unani treatment
Homocopathic treatment	7.87
Allopathic treatment	63.52
Others
Total							100.00
<i>(d) Source of assistance received</i>							
No assistance received	91.86
Friends and relatives	0.79
Money lender
Employer	0.26
Others	3.41
E.S.I.	3.68
Total							100.00
<i>(e) Consequences (for gainfully occupied members of families)</i>							
Work and normal diet stopped..	52.50
Only work stopped	20.62
Only normal diet stopped	24.38
None stopped	2.50
Total							100.00

The distribution of cases by duration of sickness showed that in about 60 per cent of the cases, the sickness lasted for less than 15 days. In about 92 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among gainfully occupied members of the families, in about 73 per cent. of the cases, sickness resulted in abstention from work. The average duration of such absence was 10 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory—*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen, and latrine and about the location of the dwelling.

11.2. *Condition of building—*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1
Distribution of families by general characteristics of the building in which dwellings were located

Item								Percentage of families
1								2
<i>(a) Type of building</i>								
Chawl/bustee	..	..	..	..	..	..	..	5.83
Flat	..	..	..	..	..	..	..	0.83
Independent house	..	..	..	..	..	..	..	93.34
Others	..	..	..	..	..	..	..	..
Total								100.00
<i>(b) Ownership or type of landlord</i>								
Employer	..	..	..	..	..	..	..	..
Self	..	..	..	..	..	..	..	90.00
Private	..	..	..	..	..	..	..	10.00
Public bodies	..	..	..	..	..	..	..	..
Total								100.00
<i>(c) Type of structure</i>								
Permanent katcha	..	..	..	..	..	..	..	81.67
Permanent pucca	..	..	..	..	..	..	..	17.50
Temporary katcha	..	..	..	..	..	..	..	0.83
Temporary pucca	..	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..	..
Total								100.00

TABLE 11.1—*contd.*

Item 1								Percentage of families 2	
<hr/>									
<i>(d) Condition of repairs</i>									
Good	..	..	..	..	..	..	..	5·83
Moderately good	..	..	..	..	..	..	..	52·50
Bad	..	..	..	..	..	..	..	41·67
							Total	..	100·00
<hr/>									
<i>(e) Sewage arrangements</i>									
Not reporting	..	..	..	..	..	..	..	72·50
Satisfactory	..	..	..	..	..	..	..	10·00
Moderately satisfactory	..	..	..	..	..	..	..	14·17
Unsatisfactory	..	..	..	..	..	..	..	3·33
							Total	..	100·00
<hr/>									
<i>(f) Ventilation arrangements</i>									
Not reporting	..	..	..	..	..	..	..	0·83
No ventilation	..	..	..	..	..	..	..	..
Good	..	..	..	..	..	..	..	4·17
Bad	..	..	..	..	..	..	..	46·67
Tolerable	..	..	..	..	..	..	..	48·33
							Total	..	100·00
<hr/>									

Ninety-three per cent. of the sampled families were living in independent houses, 6 per cent. in chawls/bustees, and about 1 per cent. in flats. ~~24·5~~ ^{24·5} per cent. of the families were living in self-owned buildings and 10 per cent. in private buildings. A large majority of the families were living in katcha buildings.

11.3. Condition of dwelling—

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrines, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, stores, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

Item								Percentage of dwellings
1								2
(a) Number of living rooms in dwellings								
No living room	..	..	..	..	..	..	..	..
One	..	..	..	..	..	..	..	22.50
Two	..	..	..	..	..	..	..	66.66
Three	..	..	..	..	..	..	..	9.17
More than three	..	..	..	..	..	..	..	1.67
Total								100.00
(b) Lighting type								
Not reporting	..	..	..	..	..	..	..	0.83
Electricity	..	..	..	..	..	..	..	..
Kerosene	..	..	..	..	..	..	..	99.17
Total								100.00
(c) Provision of kitchen								
Kitchen provided	..	..	..	..	..	..	..	87.50
<i>Where not provided using—</i>								
(i) Room in common use with other families	..	..	..	..	..	..	..	1.67
(ii) Part of living room	..	..	..	..	..	..	..	9.17
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	..
(iv) No specific part of the house	..	..	..	..	..	..	..	..
(v) Not needed	..	..	..	..	..	..	..	0.83
Not reporting	..	..	..	..	..	..	..	0.83
Total								100.00
(d) Number of stores								
No store room	..	..	..	..	..	..	..	90.83
One	..	..	..	..	..	..	..	9.17
More than one	..	..	..	..	..	..	..	..
Total								100.00
(e) Provision of bath-room								
No bath-room provided	..	..	..	..	..	..	..	100.00
<i>Where provided—</i>								
(i) In individual use	..	..	..	..	..	..	..	..
(ii) In common use	..	..	..	..	..	..	..	..
Total								100.00
(f) Provision of covered verandah								
Provided	..	..	..	..	..	..	..	29.17
Not provided	..	..	..	..	..	..	..	70.83
Total								100.00
(g) Source of water supply								
<i>Tap provided</i>								
(i) In dwelling	..	..	..	..	..	..	..	6.67
(ii) Outside dwelling	..	..	..	..	..	..	..	9.16
Well (with or without hand pump)	..	..	..	..	..	..	..	4.17
Rivers, lakes and springs	..	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..	80.00
Total								100.00

It would be seen that a majority of the dwellings were having two living rooms with provision for separate kitchen, but no provision for store-room and bath-room. In a majority of the dwellings there was no arrangement for tap water supply and latrines.

TABLE 11.2—*contd.*

1	2
<i>(h) Provision of latrine</i>	
Not reporting	4.17
No latrine provided	86.67
In individual use	9.16
In common use with other families	
Total ..	100.00
<i>(i) Type of latrine</i>	
Not reporting	25.00
Flush system .. .. .	..
Manually cleaned	75.00
Total ..	100.00

11.4. *Distance of dwelling from important places—*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of main earner	30.00	20.83	49.17	100.00
Primary school	80.84	18.33	0.83	100.00
Medical-aid centre	0.83	91.67	5.83	1.67	100.00
Hospital	12.50	16.67	70.83	100.00
Play-ground for children	93.33	5.00	1.67	..	100.00
Cinema house	0.83	9.17	44.17	45.83	100.00
Shopping centre-grocery	90.83	9.17	..	100.00
Shopping centre-vegetables	0.83	71.67	26.67	0.83	100.00
Employment exchange	1.67	64.17	3.33	5.83	25.00	100.00
Railway Station	1.67	54.16	..	..	44.17	100.00
Bus stop	1.67	79.17	18.33	0.83	100.00
Post office	7.50	31.67	49.17	11.66	100.00

In a majority of cases, work-places of the main earners were at a distance of less than 2 miles. Other important places of visit by workers or their families, such as school, medical-aid centre, shopping centres and bus stop were at a distance of less than 1 mile.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*—

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*—

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others", for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Not reporting	Percentage of man-weeks worked		
		Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In factories ..	76.28	71.98	25.77	70.46
(ii) In other establishment ..	..	..	..	..
(b) <i>Self-employment</i> ..	..	..	15.77	0.55
(c) <i>In employment but not at work</i> ..	23.72	27.65	18.08	27.23
(d) <i>Not in employment</i>				
(i) Seeking work ..	..	0.37	40.38	1.76
(ii) Not working but available for work ..	..	..	..	..
(iii) Not available for work ..	..	..	..	..
Total ..	100.00	100.00	100.00	100.00
Number of employees ..	3	135	5	143

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'self-employment' and 'Not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

12.3. Condition of work-place—

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry group, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-group

Condition of work-place	Industry-group		
	Manufacture of coir and coir products	Rest	Total
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Uncomfortable	45.99	100.00	48.25
Tolerable or comfortable	54.01	..	51.75
No particular comment .. .. .	..	..	..
Total ..	100.00	100.00	100.00
<i>Illumination</i>			
Too dark	2.19	..	2.10
Too bright	2.92	16.67	3.50
Tolerable or good	94.89	83.33	94.40
No particular comment .. .. .	..	..	..
Total ..	100.00	100.00	100.00
<i>Cleanliness</i>			
Dirty	5.84	16.67	6.30
Fair or good	93.43	83.33	93.00
No particular comment	0.73	..	0.70
Total ..	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>			
Uncomfortable	94.89	100.00	95.10
Comfortable	4.38	..	4.20
No particular comment	0.73	..	0.70
Total ..	100.00	100.00	100.00
Total number of employees ..	137	6	143

12.4. Amenities provided—

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Litrines and urinals	100.00	100.00	13.99	86.01	..	100.00
Bath	94.40	5.60	100.00	37.50	62.50	..	100.00
Wash places	..	41.96	58.04	100.00	8.43	91.57	..	100.00
Drinking water	..	2.10	97.90	100.00	5.71	94.29	..	100.00
Rest shelter	..	4.20	84.61	11.19	100.00	37.50	56.25	6.25 100.00
Canteen	32.87	67.13	100.00	14.58	83.34	2.08 100.00
Reading or recreation	..	97.90	2.10	100.00	33.33	66.67	..	100.00
Co-operative stores and grain-shops	100.00	..	100.00	..	..	..
Technical training	82.52	17.48	100.00	68.00	32.00	.. 100.00
Medical facility arranged by employers	1.40	55.94	42.66	100.00	19.67	80.33	..	100.00
Medical facility arranged by Employees State Insurance Corporation	..	5.59	11.89	82.52	100.00	22.88	77.12	.. 100.00

12.5. Statutory rights and benefits—

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Percentage distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	..	98.60	0.70	0.70	100.00
Rate of overtime wages	..	41.26	13.29	45.45	100.00
Entitlement to leave with wages	..	97.90	..	2.10	100.00
Rate of leave with wages	..	91.61	5.59	2.80	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	..	95·10	2·80	2·10	100·00
Maximum interval at which wages can be paid	8·39	6·29	85·32	100·00
Imposition of fines, deductions from wages	44·06	24·47	31·47	100·00
Procedure for complaints	56·64	13·99	29·37	100·00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness	95·93	2·44	1·63	100·00
Benefit for temporary disablement	78·05	8·94	13·01	100·00
Dependants' benefit in case of death	0·81	63·42	19·51	16·26	100·00
Benefit during confinement (women workers only)	96·77	..	3·23	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	64·71	23·53	11·76	100·00
Compensation for death due to work accident	82·36	11·76	5·88	100·00
Procedure for complaints	70·59	23·53	5·88	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	..	52·86	12·86	34·28	100·00
Approval of procedure	47·86	12·86	39·28	100·00
Intimation of procedures to the workers	54·29	12·14	33·57	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation	93·66	3·52	2·82	100·00
Rate of lay-off compensation ..	0·70	24·65	19·72	54·93	100·00
Notice of retrenchment	70·42	18·31	11·27	100·00
Retrenchment compensation ..	0·70	85·21	9·16	4·93	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer	80·00	20·00	..	100·00
Period after which the employer's contribution becomes payable	60·00	..	40·00	100·00
Accumulation of interest	60·00	20·00	20·00	100·00

12.6. *Trade union membership—*

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item							Percentage of employee members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	0.70
No union	..	..	..	..	..	..	..
If union existing:							
(a) Member	..	..	..	..	..	..	95.10
(b) Not a member	..	..	..	..	..	..	4.20
Total							100.00
<i>Subscription paid</i>							
Not reporting or no subscription	..	..	..	..	..	..	..
Paying regularly	..	..	..	..	..	..	100.00
Not paying regularly	..	..	..	..	..	..	..
Total							100.00
<i>Rate of subscription per month</i>							
Less than Re. 0.25	..	..	..	..	..	..	98.53
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	0.73
Re. 0.50 and above	..	..	..	..	..	..	0.74
Total							100.00

Of the total employee-members, about 95 per cent. were stated to be the members of trade unions and were paying their subscription regularly. The most common rate of subscription was less than Re. 0.25.

12.7. Length of service—

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry-group and length of service

Length of service					Industry-group		
					Manufacture of coir and coir products	Rest	
1					2	3	4
Less than 1 year	..	..	..	..	3.65	16.67	4.20
One year to less than 5 years	..	..	..	..	12.41	16.67	12.59
5 years to less than 10 years	..	..	..	..	18.25	50.00	19.58
10 years to less than 20 years	..	..	..	..	38.69	16.66	37.76
20 years and above	..	..	..	..	27.00	..	25.87
Total					100.00	100.00	100.00
Number of employees					137	6	143

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. Service conditions—

In regard to service conditions, information was obtained on shift working, rest intervals, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry-group and service conditions

Service condition						Industry-group		
						Manufac- ture of coir and coir products	Rest	Total <i>sl</i>
1						2	3	4
<i>Shift working</i>								
Day	..	..	..	..	..	100.00	33.33	97.20
Night	..	..	..	..	..	..	..	..
Evening	..	..	..	..	..	..	..	..
Rotation	..	..	..	..	..	..	66.67	2.80
Total						..	100.00	100.00
<i>Daily rest interval</i>								
Not reporting	..	..	..	..	..	..	..	..
No rest interval	..	..	..	..	..	..	..	..
Half-an-hour or less	..	..	..	..	..	..	..	..
more than half-an-hour	..	..	..	..	..	100.00	100.00	100.00
Total						..	100.00	100.00
<i>Pay period</i>								
Weekly	..	..	..	..	..	99.27	100.00	99.30
Fortnightly	..	..	..	..	..	..	..	..
Monthly	..	..	..	..	..	0.73	..	0.70
Others	..	..	..	..	..	..	..	..
Total						..	100.00	100.00
<i>Days of paid earned leave enjoyed</i>								
Not reporting	..	..	..	..	..	5.11	16.67	5.59
No earned leave	..	..	..	..	..	..	..	..
1—10 days	..	..	..	..	..	37.23	66.66	38.46
11—15 days	..	..	..	..	..	57.66	16.67	55.95
16 days and above	..	..	..	..	..	..	..	..
Total						..	100.00	100.00

Almost all (about 97 per cent.) the employee-members were working in day shifts. In regard to daily rest intervals all the employee-members were enjoying more than half an hour's daily rest interval. As regards pay-period, most of the employee-members were being paid weekly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 38 per cent. of them enjoyed leave of 1 to 10 days and about 56 per cent. of 11 to 15 days.

12.9. Social security benefits—

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8
Distribution of employees by social security benefits

Scheme								Percentage of employee-mem- bers
1								2
<i>Employees' Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	0.70
No arrangement	..	..	..	..	..	..	..	95.80
If arrangement :								
(A) Contributing	..	..	..	..	..	..	..	3.50
(B) Not contributing								
(a) Not interested	..	..	..	..	..	..	..	..
(b) Not eligible	..	..	..	..	..	..	..	..
Total								100.00
<i>Employees' State Insurance Scheme</i>								
Not reporting	..	..	..	..	..	..	..	..
No arrangement	..	..	..	..	..	..	..	13.29
If arrangement :								
(a) Contributing	..	..	..	..	..	..	..	85.31
(b) Not contributing	..	..	..	..	..	..	..	1.40
Total								100.00

Of the total of 143 employee-members, only about 4 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary Provident Fund Schemes maintained by the employers. About 87 per cent. of the employee-members were covered by the Employees' State Insurance Scheme.

Apart from the Employees' Provident Fund and Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers, such as, pension, gratuity, etc., was also collected. As for gratuity, 122 employee-members out of the total of 143 reported provision of a system of gratuity in the establishments where they were employed and the remaining reported no provision of such benefit. The rate of gratuity reported in most of the cases was 15 days' pay for every completed year of service.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory—*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. *Components of savings—*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

(A) *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets		Monthly family income class (Rs.)			
		₹ 60	60—₹ 120	120 and above	All
1		2	3	4	5
<i>Average amount per reporting family (Rs.)</i>					
Savings	..	2.46	..	83.33	3.15
Assets	..	400.92	859.29	952.00	662.98
Total	..	403.38	859.29	1,035.33	666.13

(B) *Percentage distribution of savings and assets by form and income classes*

Form of Savings/Assets		Monthly family income class (Rs.)			
		₹ 60	60—₹ 120	120 and above	All
1		2	3	4	5
(i) Savings					
(a) <i>On family account</i>					
Life Insurance premium paid	..	..	..	3.22	0.13
Provident fund—own contribution	..	0.29	..	..	0.07
Provident fund—employer's contribution	..	0.28	..	..	0.07
Savings (bank, postal and cash in hand)	..	..	..	..	..
Others	..	0.04	..	4.83	0.20
Total	..	0.61	..	8.05	0.47

TABLE 13.1—*contd.*

	1	2	3	4	5
(b) On enterprise and other purposes account
(ii) Assets					
(a) On family account					
Land	47.78	34.12	44.43	38.10
Buildings	37.97	56.19	24.15	50.17
Jewellery and ornaments	10.87	7.73	16.10	8.88
Others	2.77	1.96	7.27	2.38
Total	99.39	100.00	91.95	99.53
(b) On enterprise and other purposes account
Grand total	100.00	100.00	100.00	100.00
Total number of reporting families	52	65	3	120

All the sampled families reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 3 and of assets per reporting family to Rs. 663 giving a total of Rs. 666. Thus, savings formed about 0.5 per cent. and assets about 99.5 per cent. of the total amount of both savings and assets held by the reporting families. Both saving and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets—*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	< 60	60—< 120	120 and above	All
1	2	3	4	5
No savings and assets	5.77	3.03	..	4.17
Below Rs. 200	40.39	27.69	..	32.50
Rs. 200 to below Rs. 500	25.00	33.85	33.33	30.00
Rs. 500 to below Rs. 1,500	25.00	21.54	33.33	23.33
Rs. 1,500 to below Rs. 2,500	3.84	6.15	33.34	5.83
Rs. 2,500 to below Rs. 3,500 .. .. .	..	..	..	..
Rs. 3,500 to below Rs. 4,500 .. .. .	..	4.62	..	2.50
Rs. 4,500 and above .. .. .	..	3.07	..	1.67
Total ..	100.00	100.00	100.00	100.00

About 4 per cent. of the families had no savings and assets. Roughly 63 per cent. of the families reported savings and assets below Rs. 500.00.

13.4. *Possession of durable articles and live-stock—*

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc. possessed

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1	2	3	4	5
Table	25	20.83	30	1.20
Chair	30	25.00	46	1.53
Sewing machine	1	0.83	1	1.00
Clock, time-piece	6	5.00	6	1.00
Cot	55	45.83	65	1.18
Gramophone	1	0.83	1	1.00
Fountain pen	37	30.83	46	1.24
Wrist watch	6	5.00	6	1.00
Cow, buffalo	21	17.50	34	1.62

It would appear from the above table that the possession of somewhat costly durable articles, such as sewing machine, time-piece, wrist watch, etc., were not unknown to the working class families surveyed.

13.5. *Extent of indebtedness—*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income class

Amount of debt	Monthly family income class (Rs.)			
	£60	60—£120	120 and above	All
1	2	3	4	5
Less than Rs. 50	25.53	16.95	..	20.18
Rs. 50 to less than Rs. 100	27.66	16.95	33.33	22.02
Rs. 100 to less than Rs. 150	17.02	20.34	..	18.35
Rs. 150 to less than Rs. 250	12.77	22.03	..	17.43
Rs. 250 to less than Rs. 500	17.02	20.34	33.33	19.27
Rs. 500 to less than Rs. 1,000 .. ..	..	1.69	33.34	1.83
Rs. 1,000 to less than Rs. 2,000 .. ..	..	1.70	..	0.92
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt	47	59	3	109

Taking all families together, about 42 per cent. reported debt of less than Rs. 100.00.

13.6. *Purpose of loans—*

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loan
1				2	3	4
<i>(A) On family account</i>						
Festival	..	..	..	..	..	..
Marriage	..	..	..	11.93	8.18	15.89
Child birth	..	..	..	7.34	8.18	6.10
Funeral	..	..	..	..	2.27	0.51
Sickness	..	..	..	19.27	17.73	15.38
Education	..	..	..	1.83	1.82	5.94
Unemployment or lay-off	..	..	..	4.59	4.55	6.02
Meeting current deficit	..	..	..	40.37	44.55	31.62
Inherited debt	..	..	..	0.92	0.45	8.26
Others	..	..	..	7.33	6.36	3.36
Total				93.58	94.09	93.08
<i>(B) On enterprise and other purposes account</i>						
Building	..	..	..	3.67	4.09	3.18
Purchase of other assets	..	..	..	..	0.46	0.66
Cultivation	..	..	..	..	..	..
Other family enterprise	..	..	..	1.83	0.91	2.75
Inherited debt	..	..	..	..	..	..
Others	..	..	..	0.92	0.45	0.33
Total				6.42	5.91	6.92
Grand total				100.00	100.00	100.00
Absolute totals				109	220	18,170 (Rs.)

Out of the total of 120 sampled families, 109 or about 91 per cent. reported debt on the date of survey. Out of the families reporting debt about 94 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. *Sources and terms of loans—*

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
		Not reporting	0.45	Not reporting	15.91	Not reporting	41.37
Provident fund	0.45						
Co-operative society	0.91	No security	76.83	No interest	47.27	Weekly	0.45
Employer	0.46	Land	3.18	Less than 6%	3.64	Monthly	6.36
Money-lender	3.36	Ornaments and jewellery	12.27	6% to less than 12½%	8.18	Quarterly	..
Shop keeper	16.36	Others	7.27	12½% to less than 25%	9.09	Half yearly	..
Friends and relatives	53.18			25% to less than 50%	1.82	Yearly	..
Others	22.28			50% and above	14.09	Others	51.82
Total	100.00		100.00		100.00		100.00

A large portion (53 per cent.) of loans were taken from friends and relatives. Seventy-seven per cent. of the loans were taken against no security. About 47 per cent. of the loans were taken without interest. Interest at the rate of 50 per cent. or more was paid in case of about 14 per cent. of the loans. About 6 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14:

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure—*

The estimated number of families of industrial workers satisfying the survey definition worked out in Alleppey centre to 3 thousand. Of the total families, 2 per cent. consisted of single member, 15 per cent. of two, to three members, 30 per cent. of four to five members, 33 per cent. of six to seven members and the remaining 20 per cent. consisted of more than 7 members. By family type, only 2 per cent. consisted of unmarried earner, husband or wife, i.e., single workers with dependants living elsewhere. Others in order were those consisting of husband, wife and children (41 per cent.), husband, wife, children and other members (29 per cent.), unmarried earner and other members (13 per cent.), husband and wife (1 per cent.) and rest (14 per cent.).

The average size of the family was 5.62 persons. Of these, 1.38 were earners, 1.05 earning dependants and 3.19 non-earning dependants. Of the earners, 1.15 were adult male and, 0.23 adult female. About 45 per cent. of the families had only one earner and one or more earning dependants. On an average, a family had 3.19 dependants living with it. The number of dependants living elsewhere was negligible.

The average monthly income worked out to Rs. 78.23 per family and Rs. 14.06 per capita. The largest number of families (34 per cent. of total) came within the income class 'Rs. 30 to less than Rs. 60'. The families with an income of 'Rs. 210 and above' per month formed only about 1 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 78.23 per family, income from paid employment accounted for Rs. 62.31 or 80 per cent., income from self-employment for Rs. 8.44 or 11 per cent. and income from "Other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 7.48 or 9 per cent. Men contributed the largest amount to the average monthly family income from paid employment and other sources.

The average monthly expenditure for current living was Rs. 97.30 per family, Rs. 17.49 per capita and Rs. 21.71 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally increased with a rise in the family income.

Of the average monthly expenditure of Rs. 97.30 per family, consumption expenditure accounted for Rs. 95.94, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked to Rs. 59.11 or 62 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure showed only small variations from the overall average with a rise in family income, the only exception being the highest income class.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Alleppey revealed that the overall nutritive value of the diets was poor and needed improvement. Increased intake of wheat, mixed cereals, leafy vegetables and fruits would help to overcome the deficiencies in respect of calories, calcium, fat, iron and vitamins 'A', 'B', and 'C'.

14.2. *Additional aspects of level of living—*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built up on the basis of data collected in regard to these aspects. Among industrial workers in Alleppey 20* per cent. of all members (aged 5 years and above) were illiterate and about 76* per cent. had received education upto or below primary standard. About 29 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 79. The reasons for not receiving education in case of children were mainly financial difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in independent mostly katcha built self owned houses. The accommodation occupied by them generally consisted of two living rooms with provision for separate kitchen but no provision for store and bath. In most cases there were no arrangements for tap water supply and latrines. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, school and medical aid centre were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 83 per cent. of the employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 97 per cent. of the employee-members were working in day shifts and about 3 per cent. in different shifts by rotation. All the employee-members were enjoying a daily rest interval of more than half an hour. Most of them were being paid weekly. Paid earned leave was being enjoyed by a majority of them. A large majority of them were covered by the Employees' State Insurance Scheme.

All the families reported assets and savings on the date of survey. Savings formed 0.5 per cent. and assets 95.5 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 3 and Rs. 663 respectively. Roughly 63 per cent. of the families reported savings and assets below Rs. 500.

About 91 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on "family account".

*Estimated Figures.

APPENDIX I

List of Centres covered under Family Living Surveys among industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur.

49. Ammathi

50. Mundakkayam

APPENDIX II
Average monthly expenditure—item-wise per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	1	0.06
Rice	6	358	23.32
Wheat	1	10	0.01
Wheat atta	3	0.01
Jowar	1	0.00
Barley	3	0.00
Barley atta	1	0.00
Pea	4	0.01
Chira	3	0.00
Other rice	10	0.18
Suji, rawa	1	0.00
Bread	25	0.04
Biscuit	21	0.03
Tapioca	5	305	1.46
Grinding and other charges	1	11	0.00
Sub-total: cereals and products	6	358	30.12
<i>Pulses and products</i>				
Arhar	3	163	0.18
Gram	25	0.05
Moong	1	43	0.09
Urd	2	0.00
Pea	1	0.00
Other pulses	1	0.00
Pulse products	3	115	0.07
Sub-total: pulses and products	4	214	0.30
<i>Oil seeds, oils and fats</i>				
Mustard oil	2	0.02
Coconut oil	6	351	0.93
Gingelly oil	1	0.00
Vanaspati	2	0.00
Other fats	1	0.00
Sub-total: oil seeds, oils and fats	6	355	0.95

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Meat, fish and eggs</i>					
Goat meat	22	0.15
Beef	2	0.23	62	0.26
Mutton	21	0.05
Pork	1	0.04	2	0.00
Poultry	1	0.01
Other meat	3	0.00
Fresh fish	6	1.27	353	3.52
Dry fish	4	0.05	103	0.11
Egg hen	1	0.12	50	0.18
Egg duck	19	0.63
Sub-total: meat, fish and eggs	6	1.71	356	4.31
<i>Milk and products</i>					
Milk (cow)	2	0.28	121	1.31
Curd	2	0.00
Lassi	30	0.05
Ghee (cow)	3	0.01
Powdered milk	1	0.06	11	0.05
Other milk and products	3	0.73	57	0.74
Sub-total: milk and products	5	1.07	187	2.16
<i>Condiments and spices</i>					
Salt	6	0.04	358	0.11
Turmeric	5	0.03	349	0.07
Chillies—green	6	0.15	307	0.22
Chillies—dry	6	0.34	357	1.13
Tamarind	3	0.03	213	0.20
Onion	6	0.08	351	0.20
Garlic	2	0.01	173	0.01
Coriander	4	0.05	323	0.21
Ginger	2	0.01	63	0.02
Pepper	2	0.02	60	0.02
Methi	112	0.02
Saffron	2	0.02	14	0.01
Mustard	6	0.03	308	0.07
Jira	4	0.05	219	0.07
Mixed spices	9	0.01
Other spices and condiments	3	0.15	76	0.16
Sub-total: condiments and spices	6	1.01	358	2.33

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Vegetables and products</i>					
Potato	2	0.07	85	0.08	
Carrot, beet .. .. .	..	..	2	0.00
Arum	1	0.02	123	0.07	
Other root vegetables .. .. .	..	..	17	0.01
Brinjal .. .. .	..	..	16	0.01
Cabbage .. .. .	..	..	3	0.00
Jack-fruit .. .. .	..	..	4	0.00
Ladies finger	2	0.01	72	0.06	
Tomato .. .. .	..	..	4	0.00
Cucumber .. .. .	..	..	7	0.00
Pumpkin .. .. .	..	..	65	0.04
Gourd .. .. .	..	..	41	0.04
Karela .. .. .	..	..	12	0.00
Bean .. .. .	..	..	1	0.00
Pea	2	0.01	26	0.02	
Other non-leafy vegetables	1	0.03	163	0.41	
Palak .. .. .	..	..	2	0.00
Amaranth, chalai	1	..	3	0.00	
Other leafy vegetables .. .. .	..	..	7	0.01
Pickles, etc. .. .. .	..	..	1	0.00
Other vegetables	1	0.02	5	0.01	
Sub-total : vegetables and products	4	0.16	273	0.76	
<i>Fruits and products</i>					
Banana	3	0.43	202	0.40	
Orange	1	0.05	17	0.03	
Lemon .. .. .	..	..	3	0.00
Mango	1	0.03	23	0.03	
Jack-fruit .. .. .	..	..	3	0.01
Coconut	5	0.69	349	2.42	
Papaya .. .. .	..	..	2	0.00
Dried fruits .. .. .	..	..	4	0.01
Other fruits	1	0.01	3	0.00	
Sub-total :Fruits and products	8	1.21	359	2.90	
<i>Sugar, honey, etc.</i>					
Sugar—crystal	6	0.24	243	0.67	
Sugar—deshi .. .. .	..	..	68	0.34
Gur	2	0.42	183	1.11	
Honey .. .. .	..	..	2	0.00
Sugar candy .. .. .	..	..	2	0.00
Others	2	0.04	91	0.39	
Sub-total: sugar, honey, etc.	6	0.70	356	2.51	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-alcoholic beverages</i>					
Tea leaf	5	0.32	349	0.99	
Coffee-powder .. .. .	..	..	19	0.08	
Sub-total : non-alcoholic beverages	5	0.32	352	1.05	
<i>Prepared meals, etc.</i>					
Meals	3	4.02	174	3.36	
Snacks—saltish	8	3.05	338	3.60	
Snack—sweet	5	0.91	223	0.84	
Hot drink—tea	8	2.92	344	3.39	
Hot drink—coffee .. .. .	..	..	36	0.18	
Toffee .. .. .	..	..	2	0.00	
Cold drink	1	0.02	33	0.04	
Others .. .. .	..	..	7	0.02	
Sub-total: prepared meals, etc.	8	10.92	359	11.43	
Total food	8	27.83	360	59.11	
<i>Pan, supari, etc.</i>					
Pan leaf	3	0.27	255	0.35	
Pan-finished	1	0.03	1	0.00	
Supari	3	0.22	255	0.37	
Lime	2	..	226	0.01	
Sub-total: pan, supari, etc.	3	0.52	255	0.73	
<i>Tobacco and products</i>					
Bidi	4	0.84	278	1.50	
Cigarette	2	0.04	24	0.08	
Cigar, cheroot .. .. .	..	..	16	0.04	
Chewing tobacco	1	0.02	227	0.31	
Leaf tobacco .. .. .	..	..	1	0.00	
Snuff .. .. .	..	..	20	0.06	
Others .. .. .	..	..	1	0.00	
Sub-total: tobacco and products	5	0.90	336	1.99	
<i>Alcoholic beverages, etc.</i>					
Toddy neera	2	0.41	67	0.70	
Country liquor .. .. .	..	..	2	0.03	
Others .. .. .	..	..	1	0.01	
Sub-total : alcoholic beverages, etc.	2	0.41	68	0.74	
Total : tobacco, pan, supari and intoxicants .. .. .	..	1.83	..	3.46	
Total : food, beverages, etc.	8	29.66	360	62.57	
(i) Food	8	27.83	360	59.11	
(ii) Tobacco, pan, supari and intoxicants .. .. .	..	1.83	..	3.46	

APPENDIX II—*contd.*

	1	2	3	4	5
FUEL AND LIGHT					
Wood Fire/and chips	6	0.90	349	2.96	
Saw dust .. .. .	..	..	4	0.01	
Kerosene oil—fuel .. .. .	..	..	5	0.02	
Kerosene oil—lighting	8	0.42	346	1.01	
Candles	1	0.06	99	0.18	
Match box	8	0.20	345	0.26	
Other oils used for lighting .. .. .	..	..	37	0.05	
Others .. .. .	..	..	22	0.09	
Total; fuel and light	8	1.58	360	4.58	
HOUSING					
<i>Rent for housing, etc.</i>					
Rent for residential house	2	0.45	29	0.35	
Rent for residential land .. .. .	..	..	9	0.05	
House rent owned/free	3	1.08	318	3.11	
Rent for lodging in hotel	1	0.19	1	0.00	
Sub-total: rent for housing, etc.	6	1.72	351	3.51	
<i>House repairs and upkeep</i>					
Repairs .. .. .	..	..	15	1.58	
White-washing .. .. .	..	..	1	0.02	
Others .. .. .	..	..	1	0.02	
Sub-total: house repairs and upkeep .. .. .	..	..	17	1.62	
<i>Furniture, etc.</i>					
Mat, mattress, durrie	1	0.23	71	0.37	
Sofa, couch .. .. .	..	..	1	0.05	
Chair .. .. .	..	..	1	0.01	
Others .. .. .	..	..	2	0.00	
Repair and maintenance .. .. .	..	..	1	0.00	
Sub-total: furniture, etc.	1	0.23	74	0.43	
<i>Household appliances and utilities</i>					
Box, trunk .. .. .	..	..	1	0.02	
Utensil, earthenware .. .. .	..	..	92	0.18	
Utensil—iron .. .. .	..	..	4	0.03	
Utensil—stainless steel .. .. .	..	..	1	0.00	
Utensil—bell metal .. .. .	..	..	2	0.02	
Utensil—aluminium .. .. .	..	..	16	0.05	
Utensil—copper	1	2.49	4	0.21	

APPENDIX II—contd.

	1	2	3	4	5
<i>Household appliances and utilities—contd.</i>					
Utensil—brass	3	0·03
Glassware	1	0·06	56	0·10
Enamelware	1	0·13	22	0·06
Chinaware	2	0·13	27	0·06
Bucket	2	0·00
Broom	6	0·01
Lock	3	0·01
Rope, string	6	0·00
Cutlery	8	0·01
Oven (earthen, iron made)	2	0·01
Other electrical appliances	1	..
Lantern, lamp	9	0·01
Other household appliances	11	0·01
Rent for household appliances	2	0·00
Repair and maintenance of household appliances	7	0·02
Sub-total: household appliances and utilities	2	2·81	165	0·84
<i>Household services</i>					
Sweeper	1	0·03	1	0·00
Sub-total: household services	1	0·03	1	0·00
Total: housing	7	4·79	357	6·40
CLOTHING, BEDDING, ETC.					
<i>Ready-made clothing</i>					
Dhoti	1	0·01
Lungi	1	0·00
Trousers	1	0·00
Ganji, banian	1	0·11	25	0·08
Towel	1	0·00
Mulmul	2	0·01
Other shirting and coating	1	0·01
Other garments	1	0·00
Sub-total: ready-made clothing	1	0·11	31	0·11
<i>Non-ready-made clothing</i>					
Dhoti	2	2·01	87	0·90
Lungi	44	0·48
Trousers	16	0·14

APPENDIX II—contd.

	1	2	3	4	5
<i>Non-ready-made clothing—contd.</i>					
Half-pants	1	0.02
Bush-shirts	5	0.08
Shirt-Kamij, Kurta	23	0.32
Ganji, banian	4	0.01
Sari	9	0.30
Blouse, choli	50	0.40
Chemise	6	0.02
Bodice, brassiere	11	0.02
Doppata, urani	1	3.41	6	0.12
Frocks	18	0.15
Undergarments (underwear, langot)	4	0.01
Towel	2	0.81	43	0.11
Shawl, wrapper, scarf	2	0.01
Longcloth	7	0.05
Mulmul	20	0.23
Satin	1	0.01
Poplin	12	0.13
Other shirtings and coatings	1	0.39	51	0.63
Other cloths	62	0.92
Other garments	5	0.06
Other knitted garments	1	0.01
Other miscellaneous clothings	2	0.01
Sub-total: non-ready-made clothing	1	6.62	172	5.14
<i>Bedding</i>					
Pillow	1	0.00
Sub-total: bedding	1	0.00
<i>Footwear</i>					
Shoes	1	0.02
Chappal	3	0.04
Slipper	4	0.05
Sub-total: footwear	8	0.11
<i>Miscellaneous</i>					
Laundry	3	0.22	19	0.04
Washerman	5	0.48	206	0.53
Washing soap	8	0.49	358	0.79
Soda	21	0.01
Soda chips and powder	4	0.00

APPENDIX II—contd.

	1	2	3	4	5
<i>Miscellaneous—contd.</i>					
Dyeing	71	0.02
Tailoring, mending, darning	2	0.27	136	0.57
Others	261	0.17
Repair and maintenance of footwear	1	0.00
Others	5	0.07	3	0.00
Sub-total: miscellaneous	8	1.53	360	2.13
Total: clothing, bedding, etc.	8	8.26	360	7.49
MISCELLANEOUS					
<i>Medical care</i>					
Doctor's fee	3	0.08
Medicine	1	0.32	179	2.37
Nurse, midwife	1	0.01
Employees' State Insurance premium	8	1.01	299	1.46
Others	4	0.01
Sub-total: medical care	8	1.33	336	3.93
<i>Personal care</i>					
Hair oil, pomade hair cream	7	0.52	342	0.99
Hair lotion, shampoo, etc.	2	0.00
Barber	4	0.31	335	1.05
Toilet soap	5	0.15	276	0.38
Comb, hair brush	1	0.01	130	0.07
Mirror	16	0.03
Face powder	1	0.11	45	0.15
Tooth-paste	5	0.02
Tooth-brush	2	0.01
Blade	1	0.03	30	0.02
Scent and perfumes	27	0.03
Sub-total: personal care	7	1.13	359	2.75
<i>Education and reading</i>					
School and college fees	23	0.19
Book-school	71	0.26
Book-general	12	0.02
Stationery—all kinds	31	0.02
Private tuition	9	0.05
Newspaper	27	0.18
Periodicals and journal	28	0.08
Library charges	25	0.02
Others	3	0.01
Sub-total: education and reading	144	0.83

APPENDIX II—*contd.*

1					2	3	4	5
<i>Recreation and amusement</i>								
Cinema					3	0·15	119	0·32
Toy					1	0·09	31	0·04
Theatre .. .. .					..	..	1	0·00
Musical and dance performances .. .. .					..	..	1	0·00
Musical instrument—others (tabla, dholak, etc.) .. .. .					..	..	1	0·03
Chance games and lottery					1	0·03	21	0·07
Others .. .. .					..	..	1	0·00
Sub-total: recreation and amusement					3	0·27	139	0·46
<i>Transport, etc.</i>								
Rail .. .. .					..	..	1	0·01
Bus					3	1·94	147	0·89
Rickshaw .. .. .					..	..	1	0·00
Water transport .. .. .					..	..	11	0·04
Taxi .. .. .					..	..	1	0·01
Bicycle hire .. .. .					..	..	16	0·04
Repair charges .. .. .					..	..	3	0·10
Other expense of owned transport equipment .. .. .					..	..	1	0·00
Postage .. .. .					..	..	41	0·03
Sub-total: transport, etc.					3	1·94	175	1·12
<i>Subscription, etc.</i>								
Trade union					6	0·35	327	0·29
Religious					4	0·45	129	0·40
Gift and charity					4	3·90	202	4·26
Ceremonial not elsewhere covered .. .. .					..	..	2	0·04
Others .. .. .					..	..	25	0·06
Sub-total: subscription, etc.					8	4·70	349	5·05
<i>Personal effects, etc.</i>								
Ornaments (other than precious) metal .. .. .					..	..	2	0·02
Ornaments—glass .. .. .					..	..	1	0·00
Ornaments—plastic .. .. .					..	..	10	0·01
Watch .. .. .					..	..	2	0·50
Fountain pen .. .. .					..	..	13	0·04
Umbrella					1	0·57	10	0·19
Repair and maintenance					1	0·01	3	0·00
Other miscellaneous expenses .. .. .					..	..	3	0·00
Sub-total: personal effects, etc.					2	0·58	36	0·76
Total: miscellaneous .. .. .					..	9·95	..	14·90
Total: consumption expenditure .. .. .					..	54·24	..	95·94

APPENDIX II—*contd.*

	1	2	3	4	5
(b) Non-consumption expenditure					
<i>Taxes</i>					
Income tax	1	0.02
Municipal tax	2	0.01
Others	4	0.01
Sub-total: taxes	7	0.04
<i>Interest, litigation and remittances</i>					
Interest paid on loan	151	1.10
Expenditure on litigation	2	0.10
Remittance to dependants	8	0.12
Sub-total: interest, litigation and remittances	157	1.32
<i>Savings and investments</i>					
Ornaments—gold	3	0.70
Ornaments—silver	4	0.06
Provident fund contribution	1	0.23	12	0.10
Loan advanced	1	0.03
Others	40	1.18
Sub-total: savings and investments	1	0.23	58	2.07
<i>Debts repaid</i>					
Debts repaid	1	0.66	85	3.77
Sub-total: debts repaid	1	0.66	85	3.77
Total: non-consumption expenditure	0.89	..	7.20

SUMMARY

<i>(a) Consumption expenditure</i>					
Food .. .. .	..	8	27.83	360	59.11
Tobacco, pan, supari and intoxicants .. .. .	..	..	1.83	..	3.46
Fuel and light .. .. .	..	8	1.58	360	4.58
Housing .. .. .	..	7	4.79	357	6.40
Clothing, bedding, etc. .. .. .	..	8	8.26	360	7.49
Miscellaneous .. .. .	..	..	9.95	..	14.90
Total .. .. .	..	..	54.24	..	95.94
<i>(b) Non-consumption expenditure</i>					
Taxes, interest and litigation .. .. .	..	..	..	..	1.24
Remittance to dependants .. .. .	..	..	..	8	0.12
Savings and investment .. .. .	..	1	0.23	58	2.07
Debts repaid .. .. .	..	1	0.66	85	3.77
Total .. .. .	..	..	0.89	..	7.20

